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YOUR SOURCE FOR LOCAL NEWS, ARTS AND OPINION SINCE 1915

MST service cuts would hurt local area anew, warn hospitality heads

By JOHN DETRO

THE WORD slammed home on Wednesday as major players of the tourism and hospitality sectors pondered service cuts proposed by Monterey-Salinas Transit (MST): Such reductions would further batter this area's already punchdrunk economy.

Leonard O'Neill

Their forceful statements came in response to MST's self-described service reduction scenario — just one reaction to an estimated 44 percent ($870,000) slash in federal operating funds.

A public hearing on the possible cuts and fare hikes has been set for 7 p.m. Thursday, Aug. 10, in the Monterey City Council chambers (Pacific and Madison streets). Some opening salvos:

■ "We who work with tourists are obligated to attend that hearing in force," Executive Director Toni Jepson of Carmel Business Association (CBA) said. "Looking at Carmel only, the service cuts would turn off tourists as well as put bus-dependent hospitality employees in hot water."

■ Naturally, Leonard O'Neill — secretary-treasurer of the Hotel and Restaurant Employees, Local 483 — homed in on members' potential plight. "MST service cuts definitely would have an impact on our people. A lot of daytime workers use the bus, and would face a major restructuring of transportation abilities."

David Fink

■ David Fink, chief executive officer at Highlands Inn: "Certainly there would be effects. The Monterey County Hospitality Association (MCHA) acts as our watchdog in public issues — they'll keep a good eye on MST."

■ MCHA President Carol Chorbajian: "Our area hotels and restaurants have so many line (hourly wage) employees who rely on buses. How in the world would they get to work? And visitors will ask: 'How can I get to Carmel?' The WAVE (tourist) bus service is so limited. And with the state's trip reduction mandates in place, visitors can't rent as many cars. Add bus cuts and the picture gets even bleak-

See MST CUTS page 9

DAM STEAMS AHEAD

Lou Haddad (left) took on dam proponents Fran Farina and Paul Davis in a debate Wednesday morning before commercial property owners at the Monterey Marriott. Haddad's partner in the debate, Roy Gunter, was a no-show as he now sees the dam as the only choice.

PHOTO/SUSAN BECK

Election result may be moot

But officials contend a 'yes' vote may keep costs down

By PAUL WOLF

IT IS no longer a matter of if or when, but who, how and, most importantly, how much.

This fact became clear at a Monterey Peninsula Water Management District board meeting Monday, when there emerged a consensus that the New Los Padres Dam on the Carmel River will be built regardless of the results of the Nov. 7 election.

"This board is determined to bring in the project at the least possible cost — no matter how it is delivered," said Chairwoman Fran Farina, making what appeared to be the best promise she could offer.

She told The Pine Cone after the meeting that district officials have already had several meetings with California-American Water Co. staff to discuss possible approaches to the dam should voters reject it.

The board voted unanimously to continue studying post-election options with Cal-Am.

These are the questions now circulating:

■ Will Cal-Am assume control of the project should voters reject it Nov. 7?

■ For how much could the Monterey Peninsula Water Management District (MPWMD) sell its permits?

■ Will the for-profit water company develop a more expensive project?

One way or another

At the meeting, Farina and fellow directors took it as a given the $100 million project would be built. "The taxpayers are going to pay for this dam one way or another," declared Director Darlene

See DAM page 15

In debate, Haddad again outnumbered as he fights project

By PAUL WOLF

THERE WAS perfect symbolism in an announcement that preceded the debate held Wednesday morning at the Monterey Marriot:

Dam opponent Lou Haddad's debating partner — Roy Gunter, a Monterey attorney — would not attend as scheduled. He wrote a letter explaining why: He now supports the New Los Padres project. He sees no choice.

Haddad, accustomed to being the lone opponent on the seven-member Monterey Peninsula Water Management District board, found himself again outnumbered two against one.

Still, he assumed what he believes to be his most important role — that of warrior for full disclosure. Before the Monterey Peninsula Commercial Property Owners, his premise remained that the local and state powers-that-be won't tolerate further discussion of options, although, in his opinion, possibilities other than the dam do exist.

"The people will be shown the benefits of this project at taxpayer expense, but they will see the disadvantages at private people's expense," he said, noting that the "con" literature available at the event was paid for out of his own pocket, but the "pro" literature came from the district.

On hand to support the dam were MPWMD

See DEBATE page 7

Downtown Carmel movie theaters a thing of the past

By DELIN CORMENY

ALTHOUGH THE sign still reads "Closed for Renovation," it should read "Closed for Good."

The Carmel Village Theatre, which shut its doors Jan. 22, was sold to a group of Carmel and Los Altos investors in June. Plans for the building do not include another cinema.

"The new owners don't know anything about the theater business, outside of maybe making popcorn," commented John Mandurrago of Carmel Planning and Design Studios, Ltd. Mandurrago heads the team of architects that is working on the renovation designs.

He said the building — located on Dolores between Seventh and Eighth — is zoned "service-commercial" with a special historic "theater" designation. It therefore could house anything from shops to professional offices to another movie theater.

"Right now, we're investigating different alternatives and plans," he said, adding that the team will present its ideas to the Carmel Planning Commission in August. "We definitely know we're going to remodel the exterior and the interior."

Rich Enea, former part-owner of the building, said he was sorry to lose the theater, but it simply wasn't making enough revenue to sustain itself.

"We weren't getting supported in the town," he said. "It's hard for a one-screen movie theater."

The 408-seat theater was downtown Carmel's second cinema in two years to

See THEATER page 7

Community to pay back Weingarten for altruism

Colleagues to honor Pebble Beach attorney Sunday evening at Elks Lodge in Monterey

By SUSAN BECK

IT'S ALMOST easier to list the organizations Saul Weingarten hasn't helped than it is to name the dozens he has assisted throughout the years.

The longtime Monterey Peninsula attorney co-founded the Monterey Institute of International Studies and Mariposa Hall (a cooperative of non-profit groups) and has donated thousands of hours to numerous Monterey County agencies.

"I have a somewhat altruistic approach to life," said the soft-spoken 74-year-old at his Pebble Beach home. "I like to do things that are beneficial to people."

This Sunday evening, Weingarten will be honored for his decades of devotion to community service. The event begins at 5 p.m. at the Elks Club in Monterey and is sponsored by the Willis W. and Ethel M. Clark Foundation.

"A number of us working in non-profits realize how generous Mr. Weingarten has been over the years," said June Duran, a past president of the foundation. "He has a marvelous facility for motivating organizations to work together. He has a way of putting one person in touch with another that benefits everyone."

Slightly overwhelmed by the attention, Weingarten expressed his pleasure in knowing that his friends were getting together on his behalf: "I'm reminded of Jackie Gleason, who said, 'How sweet it is.'"

Community minded

Prior to World War II, the UCLA graduate had thought of becoming a doctor. But when the war ended he decided to pursue a legal career, thinking he could do more for the community.

Weingarten earned a law degree at the University of Southern California and was admitted to the California Bar Association in 1950.

"I can't specifically identify why I'm attracted to helping other people," said the Southern California native. "It was a tradition in our family. My mother was very active in the community, and I participated as well."

Weingarten first came to the area as a Navy officer stationed at the Naval Postgraduate School in Monterey. In 1954, he opened an office in Seaside, where he has practiced general law for the past four decades.

During the first 20 years, he served as legal counsel for the cities of Seaside and Gonzales and as general counsel for the Redevelopment Agency in Seaside and Security National Bank in Monterey. Between 1955 and 1963 he also handled 30,000 clients.

PHOTO/SUSAN BECK

Attorney Saul Weingarten looks forward to the day he can work full-time as a volunteer for non-profit agencies in Monterey County.

"There were only 300 attorneys on the peninsula at the time (as opposed to 750 today)," Weingarten recalled. "And a large number of them were retired."

Over the years, he has observed a substantial change in the legal field. While he appreciates the need to specialize and compete for clients through advertising, Weingarten noted those trends have turned the profession into a business enterprise.

"It's a jungle out there," he said. "When you spend a lot of money enhancing your practice, you have to increase your income to cover the expenses. The family lawyer is almost nonexistent. They are being supplanted by the new breed. It's unfortunate because they render a very important service."

Despite the changing times, Weingarten is impressed with many members of his profession because of the volunteer work they do for their communities.

"Attorneys are essentially generous," he said. "They give their time in many ways that go unrecognized. A fair percentage of any practice is pro bono."

Generous gentleman

Vera Hering, founder of Alliance on Aging, first met Weingarten when he helped her establish Lyceum of Monterey County, which offers programs for gifted students.

"He's an outstanding leader and gentleman," she said. "He's a willing and tireless worker. He has worked on so many projects that have enhanced

*See **WEINGARTEN** page 6*

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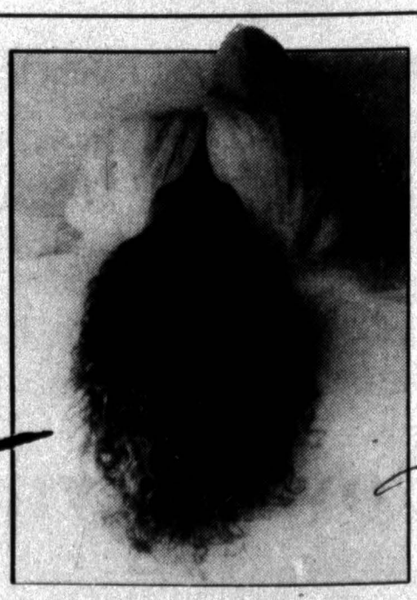

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Valley Views

BY THE CARMEL VALLEY PROPERTY OWNERS ASOCIATION

Just how effective is the CV Master Plan?

(Editor's Note: This is the first in a series of monthly columns, authored by the Carmel Valley Property Owners Association, about issues of significance in the valley. The views expressed in this column are those of the CVPOA board.)

By ROBERT GREENWOOD
Vice President, CVPOA

THE 20-YEAR Master Plan for Carmel Valley has reached middle age. What has it accomplished? Can we make it work better? If so, how?

As a small unincorporated area of Monterey County, Carmel Valley has sought to control its destiny through a series of master plans governing land use, beginning in 1961.

A citizens committee, of which I was a member, initiated the present Carmel Valley Master Plan in the late 1970s. We were impelled by the introduction of the valley's first major subdivision, Carmel Valley Ranch, and by threats to the Carmel River and its riparian corridor by drought and overdrafting of water supplies.

A court-ordered Environmental Impact Report delayed, and greatly improved, the master plan, which was finally adopted in 1986. It covers an area of about 33 square miles from Highway 1 to east of Carmel Valley Village, an area housing some 12,000 people.

The CVMP comes under the umbrella of the Monterey County General Plan and the Greater Monterey Peninsula Area Plan (1984), but naturally it is more specific on local issues.

Paralleling the goal

The master plan has 200 policies on land use, conservation, traffic, and the like, emphasizing the protection of natural resources and paralleling the goal of CVPOA: "To preserve, protect and defend the natural beauty and resources of Carmel Valley and the County of Monterey."

That explains why CVPOA members played a major role in designing and implementing the master plan, which sets a cap on residential growth during its 20-year life; allows 572 lots of record plus a possible 738 new lots to be created by subdivision; and provides for an ongoing citizens committee, by scoring various competing proposals, to select the subdivision plans that best conform to policies.

Master plan update

What has happened since then? What did the planners not foresee in 1980? Because of water shortage and restrictions, most of the big subdivision proposals could not proceed.

The committee has not had to choose between competing proposals, but it continues to screen and improve each proposal by measuring it against master plan policies. At the same time, the water shortage has skewed the development of subdivisions in the valley; only landowners with on-site water (typically agricultural wells) have secured approvals. In exchange for giving up farming, they can obtain domestic water supplies.

Although master plan policies call for retention of croplands and orchards, we cannot enforce those policies because the county never rezoned farmlands to conform to the plan.

Today, nine years into a 20-year plan, nearly 400 lots of record and about 500 potential subdivision lots remain undeveloped — 900 out of the quota of 1,310. Furthermore, in the major subdivisions that have been approved — Quail Meadows, Veeder Ranch and Cañada Woods — only Quail Meadows has begun to build houses. Residential growth has been much less than anticipated in 1986.

Nonetheless, traffic on Carmel Valley Road has increased dramatically and inexplicably; many of us feel we are living next to a speedway. Traffic safety and noise are issues of real concern to residents.

Along those lines, an ad hoc citizens committee

See VALLEY VIEWS page 8

PHOTO/PINE CONE FILE

Gary Gray (left) and Pat Condren are still contemplating re-election bids on the CUSD board.

PHOTO/PINE CONE FILE

Annette Yee Steck, who has served two years, is planning a run to retain her CUSD board seat.

Filing period opens — CUSD trio weighs re-election bids

By SUSAN BECK

OF THE three Carmel Unified School District board members whose terms end this year, only one has declared candidacy for November's election.

Annette Yee Steck said she plans to again throw her hat into the ring after serving two years on the board. She was elected to finish a four-year term left vacant by Daniel Hightower, who took Pat Herro's seat when she left the board.

Both Gary Gray and Pat Condren said they are undecided about seeking another term on the CUSD board.

Yee Steck, Gray and Condren's terms end Nov. 30. The filing period for candidates to register for the Nov. 7 School and Special Districts Election began Monday and runs through Aug. 11.

"I like to think that I have contributed my knowledge to the board," said Yee Steck, an investment banker for E.J. De la Rosa & Co. Inc.

The Carmel Valley resident handles the financing for the Los Angeles Unified School District, which is the largest in the nation.

While the recent controversial issues, such as allowing condom vending machines or drug-sniffing dogs on campus, are high priorities, Yee Steck noted CUSD is driven by its budget.

"That's my area of expertise," she said. "I feel that I'm doing something important and worthwhile."

Possible competition

Although Carmel resident Jim Kistenmacher lost to Yee Steck in the last election, he said there's a "very strong maybe" that he'll vie for a seat on the board.

"I'm still very concerned about how the school budget is being spent overall, especially with regard to upgrading facilities," said Kistenmacher, a manager for Big Sur Bottled Water, Inc.

Citing the ongoing issue of whether to expand or relocate Carmel River Elementary School, he said: "I don't see any progress being made."

Kistenmacher said he plans to meet with teachers, board members and administrators before making a final decision.

"There's a lot going on," he said. "I want to talk

See CUSD page 8

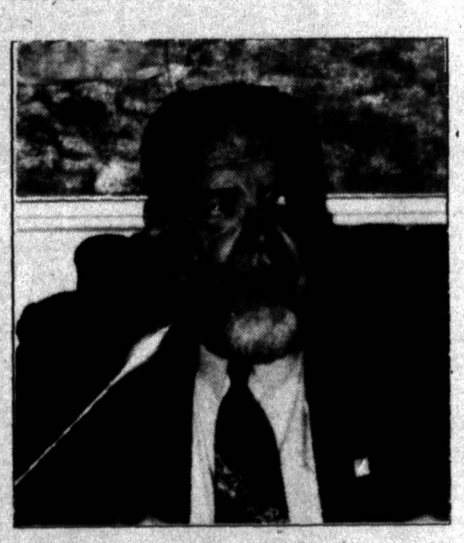
Redistricting takes final shape

After Nov. 7 ballot, each water director to have own turf

By PAUL WOLF

THE IDEA is to bring the Monterey Peninsula closer to pure democracy.

When, on Nov. 7, voters within the Monterey Peninsula Water Management District have picked three water board members to serve new terms, they will have completed the process of redistricting that started two years ago.



Jim Hughes will seek re-election.

The filing period for three seats — in Divisions 3, 4 and 5 — opened Monday and will close Aug. 11.

As the new directors are sworn in, all five elective directors on the seven-member board (there is a mayor's representative and a county supervisor) will look out for the interests of a particular turf and a particular constituency.

The intent behind the redistricting was to ensure that historically underrepresented areas of the MPWMD would be guaranteed a voice on the board. While some argued against the redistricting, there was a widespread belief that having "wards" provides greater political access.

Over the years, a disproportionate number of directors have sprung from Carmel and Carmel Valley, a result, in large part, of their proximity to the Carmel River, which supplies most of the area's water.

Sliced five ways

Current directors Darlene Burkleo and Lou Haddad, who arrived on the water board in 1993, represent Divisions 1 and 2.

Division 1 encompasses most of Seaside and Fort Ord (CSU Monterey Bay); Division 2 includes Sand City, the Monterey Peninsula Airport District, some of Del Rey Oaks, Seaside, Monterey, and unincorporated Monterey County.

For the past two years, Dick Heuer, Jim Hughes and Fran Farina have served as at-large directors, since they were each originally ushered in by voters from all eight MPWMD jurisdictions.

As it happens, the three live in three different divisions — Heuer in 3, Hughes in 4 and Farina in 5, leaving no danger in their competing against each other in potential re-election bids.

Here is a closer look at the status of the election:

■ Heuer, first elected in 1983, said he will not seek another term. That creates an available posi-

See MPWMD page 8

Sheriff's Log

NEIGHBORS CARE about neighbors. So — here's a rundown on activity logged by the Monterey County Sheriff's Department from Monday, July 10, until Monday, July 17.

MONDAY, JULY 10

• **Carmel:** A woman reported the theft of a car stereo. "It was taken from her unlocked vehicle which was parked in front of her house."

• **Carmel Valley:** A man reported damage to his front lawn. "He suspects — without evidence or witness — his male neighbor."

• **Carmel Valley:** A woman reported that she cannot locate her husband. "He left home for work this morning. She called his work; he did not show up today. She called his pager with no response. Reporting party said her husband drives too fast, and she thinks he may have taken his car (described in detail) over the side of Tassajara Road."

• **Carmel Valley:** A nursery owner said someone climbed the fence during the night and pried open the door on a soft drink machine. "Door couldn't be opened fully — only $40 or so was taken. Several hundred dollars in damage done to the machine."

• **Carmel Valley:** Patrol observation found a newspaper rack. It was returned to the journal.

• **Carmel Valley:** An anonymous party reported that the front door of a popular restaurant was unlocked. "Those in charge of the place could not be contacted. Officers locked up the business."

TUESDAY, JULY 11

• **Carmel:** A local woman called to say she lost her coin purse at a restaurant and bar. It contained two credit cards and her California driver's license.

• **Carmel Valley:** The head custodian at an elementary school reported finding a smoldering fire in the sandbox near the kindergarten building. The small fire charred a wooden balance beam. "The damage didn't appear intentional; no suspects."

• **Carmel Valley:** A Pacific Grove man reported $60 taken from his pants pocket. The pants were in an unlocked locker at an athletic club.

WEDNESDAY, JULY 12

• **Carmel:** A man reported that someone entered his house this morning and took his VCR. "No signs of forced entry; nothing else appeared disturbed."

■ *Big Sur: An attorney from Southern California and his wife strolled into the home of a prominent resident. 'The woman claimed that she owns the property — and has for several years. The problem: Nobody in the prominent resident's family knows her or her spouse.'*

• **Carmel Valley:** A woman reported her ex-husband "threatening her on the phone."

• **Carmel Valley:** A man reported that his estranged wife "continues to come to his house and cause trouble."

THURSDAY, JULY 13

• **Carmel:** The security manager at a major chain store reported having an employee in custody for petty theft. "Ex-clerk (a woman from Marina) was cited and released. She was caught putting items into her car without having paid for them."

• **Carmel:** A woman reported that she may have left her purse in a shopping cart after buying some things at a center. "The purse held a credit card and $60. Unknown where purse actually was lost."

• **Carmel:** "Communications center advised of a deceased person found. Officer contacted the person who found the departed individual. Next of kin told."

• **Carmel:** A woman reported that someone came to her house the evening of July 11 and turned on her sprinkler system and then turned it off again. "All while she was out walking her dog."

• **Carmel Valley:** A Monterey man threw a milk crate at a vehicle being driven recklessly by an 18-year-old CV resident. "They had a pushing match over the incident; no prosecution by either party."

• **Carmel Valley:** A woman reported hearing someone outside her house. "There was nothing to show that; a divorce pends and she thinks her estranged husband has process servers coming around with court papers."

• **Carmel Valley:** A woman reported "the attempted theft of a large piece of driftwood from the front of her garage."

• **Carmel Valley:** A man reported that two golf clubs were taken from his cart at a resort.

• **Pebble Beach:** A tourist from the East Coast reported being bitten by a dog owned by a local resident.

• **Big Sur:** An attorney from Southern California and his wife strolled into the home of a prominent resident. "The woman claimed that she owns the property — and has for several years. The problem: Nobody in the prominent resident's family knows her or her spouse."

FRIDAY, JULY 14

• **Carmel:** A woman reported getting "several hangup calls" during the past month.

• **Carmel:** A former resident requested a civil standby as he picked up his car from the old address.

• **Carmel:** A man reported the theft of three roses from his front yard.

• **Carmel Valley:** A couple well-known to deputies had an argument. "He threw her to the ground and hit her head numerous times with a pipe. Then he fled the area. She sustained injuries to her arm and head."

• **Carmel Valley:** A couple reported that unknown suspects "have gained access to their credit and personal information" and have "opened a cellular account in their name. The suspects also have attempted to open lines of credit with various financial institutions — with no success so far."

• **Carmel Valley:** A man reported the theft of a Yamaha keyboard by his son. He said the loot was pawned in Seaside. "Occurred last March."

• **Pebble Beach:** An unidentified truck driver found a woman's purse and turned it in at the Highway 1 gate. Security turned it over to the sheriff's office. "Owner located. Purse returned

See LOG page 6

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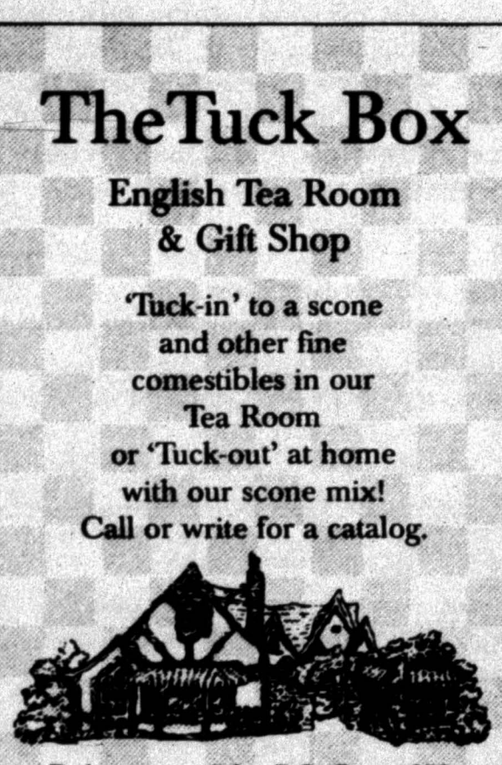

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Property owners request canyon development plans

By JOHN DETRO

A PAIR of Pescadero Canyon property owners have asked Carmel to go on record, via the evolution of an official plan, with development parameters for the controversial acreage.

The request of Tim Mallery and Kermit Dorius was the latest move in a long-running and often heated contest between potential builders and environmental groups.

City hall has been stymied just as long. Carmel officials are known to disfavor Pescadero development, but Carmel's coffers simply do not hold enough extra money to buy the land.

Planning commissioners will consider the Mallery-Dorius matter at their next meeting — 4:30 p.m. Wednesday, July 26, in the council chambers at that same hall.

According to Planning Director Brian Roseth, planners first must decide whether they back the plan's formation as requested. If approval comes, they then will need to decide how much of the canyon should come under the development rules — and send their recommendations to city council for final action.

"In effect," Roseth told The Pine Cone, "the end product here would be an ordinance. If the city council says go ahead, Carmel would hire a consultant to do the work and bill the property owners who asked for the canyon development plan in the first place."

John Creighton served nine years on Forest and Beach until stepping down.

Roseth agreed that the applicants likely have some sort of projects in mind, but don't want to waste steps and dollars before a definite plan takes shape. Mallery owns four lots in the canyon; Dorius has one.

Forest and Beach

During the last council session on July 11, Carmel Mayor Ken White presented John Creighton with a certificate of appreciation for long service on the city's forest and beach commission.

See COMMISSIONS page 16

Council drops expertise rule in commissions

PINE CONE STAFF REPORT

THE CARMEL City Council dropped its requirement for professional expertise and educational credentials from those who serve on three commissions.

The commissions in question are Forest & Beach, Recreation and Community & Cultural.

Council members, who took action July 11, express concerns that certain expert members tend to assume "disproportionate power" over their lay fellow members.

The council's decision is not intended to discourage the service of experts, but not to require them.

As one example, the Forest and Beach Commission required at least four members to be "professionally or educationally identified with forestry, earth sciences or the protection of the natural environment."

As rewritten, the rule states that members need only be "familiar with and interest in" the subject.

In a related matter, the council approved a new rule that states that at least five of the seven members on each of the three commissions must live within the city limits of Carmel-by-the-Sea.

As many as two members, the new rule states, may live outside the city limits in adjacent areas such as

See REQUIREMENT page 16

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More Sheriff's Log

LOG from page 4

with credit cards and $81 still inside."

• **Big Sur:** A man was taken to Community Hospital after threatening to commit suicide. "He apparently shot his ceiling before calming down — .38 handgun taken for sheriff's hold."

SATURDAY, JULY 15

• **Carmel:** Patrol observation. Juvenile males — two of them — had a bong and a knife. "Parents called."

• **Carmel:** A woman reported her mother and a friend missing. "They later returned home without incident."

• **Carmel:** Patrol observation. Officers found a man stealing plants from the rear of a major store.

• **Carmel:** An anonymous party reported an open front door at a home. Check done; nothing suspicious found. The property was secured.

• **Carmel:** The night manager of an inn reported subjects who were "intoxicated and damaging property." When officers attempted to contact the registered guests, a Salinas man (known by name) blocked their path and began fighting with them. "Suspect fled — and was not found despite a search with the canine unit. Case continues."

• **Carmel Valley:** A man requested aid after an unknown subject struck the one-inch gas main leading to his residence while using the driveway to turn around. "One neighbor was evacuated. The leak eventually was plugged by firemen. CHP notified for additional investigation."

• **Pebble Beach:** A woman said she got threatening phone calls from a cab driver.

SUNDAY, JULY 16

• **Carmel:** A New Jersey man checked into an inn on July 14. He left his wallet on an end table in the room. Upon checking out this morning, he could not locate the wallet. "It contained $220 and credit cards."

• **Carmel:** Under cover of darkness, someone climbed over the wall and took a $450, 64-pound "earth tone and fiberglass waterfall."

• **Carmel Valley:** A local man wanted to report his mother missing. "I (the officer) located the mother at another relative's home. She doesn't want any contact with the son."

• **Carmel Valley:** An apartment house manager said he might have trouble with a tenant who was told by others that he was being evicted. "The manager said this was untrue, and was worried about the tenant's reaction. He will contact the tenant later and advise him of this."

• **Pebble Beach:** An Ohio woman reported that she lost a yellow gold ring, with five diamonds on it, while staying at an inn. "The ring was left with three others in a towel in the bathroom."

• **Pebble Beach:** A woman reported having a dispute with her landlord over a misinterpretation of the rental pact. Both parties will seek legal advice.

MONDAY, JULY 17

• **Carmel:** A woman reported that she "probably misplaced her gold feathered bracelet somewhere in her home" between July 9 and July 14." Value unknown at this time.

• **Pebble Beach:** A woman reported that "someone must have tampered with her car because it won't start. Subject had a dead battery — a natural death — so there was nothing suspicious. PB Security brought jumper cables and started the vehicle."

• **Pebble Beach:** A King City man reported that someone stole his motorcycle license plate while the vehicle was in a golf course parking lot last Saturday.

Saul Weingarten to be honored Sunday night

***WEINGARTEN** from page 2*

the Monterey Peninsula."

Weingarten noted the key to handling numerous projects is efficiency.

"I get to the point," he said. "I look for ways that I can help where others cannot. I provided the legal expertise for non-profit organizations and bring them into existence."

Steve Grant, who served one term as Carmel mayor (1966-68), has known Weingarten for two decades.

"Saul has a genius for determining what needs to be done and doing it," he said. "It's amazing how many organizations he's worked for."

Weingarten attributes his ability to help the community to the support of his wife and four sons.

"Our family has always had common goals and perceptions about what is important," said the veteran attorney, who has cared for his wife, Mirian, known more affectionately as "Mini," since she was paralyzed by a stroke several years ago. "It's a labor of love. She put up with me not being home most evenings because we both have a great appreciation for volunteerism."

On Sunday night, the tables will be turned — Weingarten will be at the receiving end of giving.

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Debate before commercial owners spotlights dam costs

DEBATE from page 1

Chairwoman Fran Farina and Monterey architect Paul Davis. It is not yet known, obviously enough, how the electorate regards the matter. But Farina and Davis certainly represent the dominant view among water officials, as well as most vocal water watchers and outspoken individuals at public meetings — that the peninsula has run out of alternatives.

Haddad used terms like "brainwashed," "blackmailed" and "private agendas" when seeking to counter the position that the New Los Padres Dam offers the most cost-effective means of solving the Monterey Peninsula's water problems.

Whereas Haddad is skeptical of the water district's ability to remain neutral, Farina sees the district's public-information work as "not campaigning," but providing the facts.

With this audience, not surprisingly, the debate focused in large part on money matters, with Haddad asserting that the public has been misled on the dam's construction and maintenance costs.

He urged the local residents and officials to unite and challenge the state. Davis, however, responded to that exhortation by saying, "We don't have the resources to do that."

Farina stressed the costs would soar if the public did not support the dam and Cal-Am took over the project. "By voting no, you will have excluded yourself from participating in the project," she said. "You lose control of what the exact cost is going to be."

Solving the problem

Davis, who served on the MPWMD board from 1987 to 1991, used a financial metaphor when he explained that the State Water Resources Control Board has asked Cal-Am to make up for 69 percent of its production.

"As business people, you know when you lose your

See COSTS page 15

With Village Theatre's demise, Carmel has no movie house

THEATER from page 1

close. In 1993, the Golden Bough went out of business and was subsequently converted to a live theater/playhouse.

That leaves Carmel-by-the-Sea without a cinema and without plans for one.

Linda Anderson, president of the Carmel Residents Association, said the loss is a blow to Carmel's charm and character.

"Traditionally, small towns have always had a movie theater," she said. "Losing this business would be losing one more of the amenities that make this an all-inclusive town."

Rick Tooker, associate planner for Carmel, agreed.

"Throughout the decades, we have always had a theater," he said. "The character of many communities is founded on such (enterprises) as local movie houses."

Now, the closest movie theater for Carmel residents is Crossroads Cinemas on Rio Road, which has two screens.

Although investors don't have any official tenants yet, Mandurrago said he expects construction to be finished and the building to be open in about a year.

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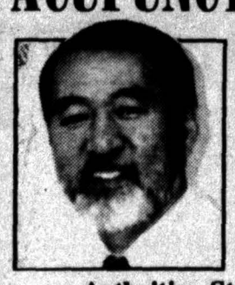

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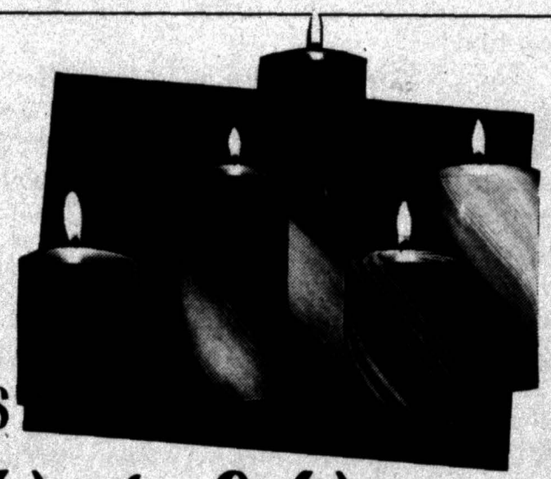

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Water ballot to complete redistricting process

MPWMD from page 3

tion in Division 3, which includes most of Monterey and parts of Del Rey Oaks and unincorporated Monterey County.

■ Hughes told The Pine Cone this week he is "definitely running." Whoever takes on Hughes, first elected in 1987, would face a formidable opponent.

Division 4 embraces all of Pacific Grove, where Hughes was once a councilman, and a small portion of Monterey.

■ Farina said she has not had time to decide yet. Because the board chair has served only one four-year term, many expect her to seek re-election.

Her district includes Carmel-by-the-Sea, the greater Carmel area and portions of unincorporated county.

Other noteworthy items on the Nov. 7 ballot include races for:

■ One seat on the Cachagua Fire Protection District board, two with Carmel Valley Fire and three with Cypress Fire.

■ Three seats on the Carmel Area Wastewater District board for four-year terms; one for a two-year term.

■ Three seats on the Pebble Beach Community Services District board.

■ Two seats on the Carmel Valley Recreation and Park District board for four-year terms; one for a two-year term*.

■ Three seats on the Monterey Peninsula College Board of Trustees.

Incumbents consider options

CUSD from page 3

about the district's future plans."

After eight years on the board, Gray said he is conferring with other board members and his family about whether he should seek another term.

"I haven't decided," the Monterey attorney said. "I'm considering my options regarding continuing my service to the community."

Referring to a recent discussion with the district's new Superintendent Joe Jaconette, Gray added. "I'm very excited about the district's future."

Recalling her first term on the board 12 years ago, Condren noted there was a tremendous turnover of new members at the time.

"I don't want to leave if it would shake up the board's stability," said Condren, who added that she has not yet committed to seeking another term.

"There's a lot of things changing in the district," she said. "We are just starting to get tough on drugs and alcohol. I want to be sure the district is going in the right direction."

• Interested candidates for the CUSD board may register at the Monterey County Election Department, 8 a.m.-5 p.m., Monday-Friday, 1370 B South Main, Salinas. Registration is free, but there is a charge for candidate statements. Further information: 647-7621.

Time for reflection: How effective is Carmel Valley Master Plan?

VALLEY VIEWS from page 3

spent most of 1994 preparing recommendations for dealing with Carmel Valley Road (if and when county funds are available). Some of us think the current CVMP quota of 1,310 units, plus other sources of new traffic, may lead to unacceptable traffic congestion in Carmel Valley. What is the solution?

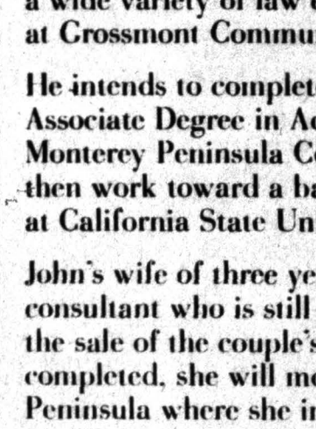
The CVPOA held forums in the valley in April to obtain input from all residents, and we have our own ad hoc committee working on ideas for amending and strengthening the plan. We welcome suggestions from readers of The Pine Cone — write to us at Box 157, Carmel Valley, 93924).

The Carmel Valley Master Plan has been of great service to us, maintaining most of the environmental standards that help to retain the beauty of the valley, and focusing attention on those goals toward which we are still striving.

Like any long-term plan, it can benefit from revision to meet changing circumstances.

Police Profiles

CARMEL POLICE DEPARTMENT



Meet John Braunsdorf...

OFFICER JOHN Braunsdorf, 29, was hired by the Carmel Police Department three months ago. He brings to the job a high level of enthusiasm, having held a lifelong interest in law enforcement.

John graduated from the San Diego Police Academy in February 1993, and began to work as an assistant evidence technician shortly thereafter. The experience he gained during his 2 1/2 years with the San Diego Police Department will prove valuable in his new role as an officer with the our department.

Although John was born in New York, he lived in the San Diego area most of his life. He graduated from El Cajon Valley High in 1985 and has taken a wide variety of law enforcement related courses at Grossmont Community College in San Diego.

He intends to complete the requirements for an Associate Degree in Administration of Justice at Monterey Peninsula College next semester. He will then work toward a bachelor's degree in business at California State University, Monterey Bay.

John's wife of three years, Katherine, is a financial consultant who is still living in San Diego pending the sale of the couple's home. Once the sale is completed, she will move to the Monterey Peninsula where she intends to pursue a teaching career.

His hobbies include surfing, running, weightlifting and model building. He also has a keen interest in computers and related technology.

'Police Profiles' will run every other week in The Pine Cone, and features different members of the Carmel Police Department. It is the newspaper's hope that citizens, through this series, will become better acquainted with those who serve the community in such an important — albeit sometimes nameless — capacity.

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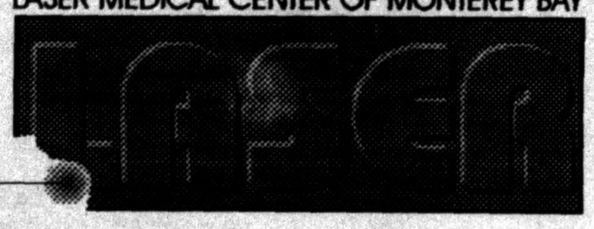

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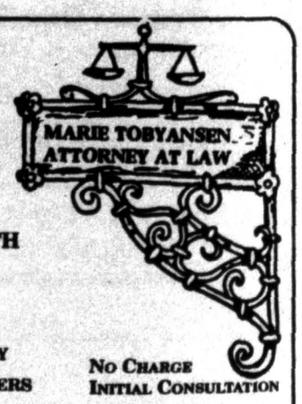

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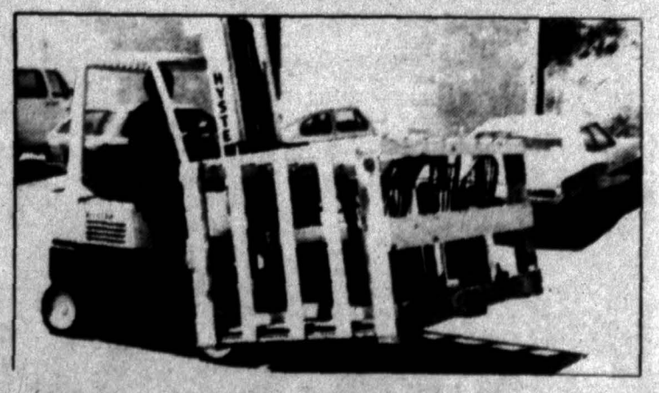

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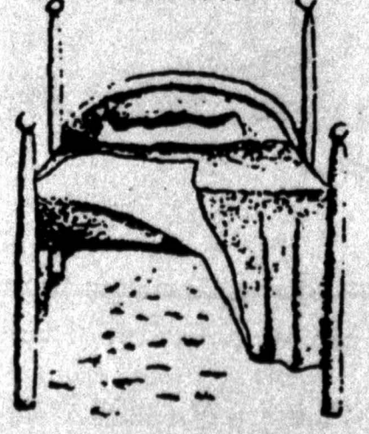

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Area braces for MST cuts

MST CUTS from page 1

er."

■ Gary Luce, chairman of the Monterey Peninsula Chamber of Commerce board and Carmel-based president of Inns by the Sea: "Less bus service would be bad for tourists and hospitality staffs. We (hospitality leaders) must educate ourselves very quickly as to what exactly is going on here."

Broader plan

What's going on? MST officials say that service reduction proposals are part of a three-pronged plan that came out of four recent public meetings. Other elements: management and support staff cuts; support budget cuts; making more money through paid ads on buses.

"Many participants (at the public sessions) suggested that we raise fares to reduce the amount of service that would have to be cut," MST Assistant General Manager Ed Fincke said.

Concurrently, hospitality and tourism spokespersons both analyzed the problem at hand and suggested at least partial answers.

"A whole lot of visitors ride the public bus system," said CBA's Jepson. "At our office, we hand out hundreds of bus schedules every month. Yes — to the tourists upon whom our local economy depends.

"The total situation represents a threat to business in general," she added. "There isn't enough parking in Carmel to begin with. So then we get state-mandated car trip reductions, without offering any incentives for workers to car pool. If we take away big parts of alternative transportation, I think a real crunch could be coming."

Jepson called on MST to seek other funding "and perhaps set up test programs — new models for city services."

O'Neill said Local 483 representatives will question members "and determine exactly how many are dependent on the bus."

To many union people, he explained, autos are a luxury they can't afford. "We also run into one-car families where a vehicle is traded off between the husband and wife."

Saber-rattling?

MCHA's Chorbajian also brought trip reduction laws into the equation: "If the state moves from voluntary congestion reduction to mandatory with penalties, look out. The state may be saber-rattling a little bit, but they do threaten the mandatory status from time to time. With the threat of bus service cuts, we could end up in a real bind."

The MCHA governmental relations committee will meet next week, she said, to discuss the potential cuts. In the near future, association options for response will be set before the full membership.

Meanwhile, MST Board Chairman Jim Collins said: "A 12 percent increase would raise the one-zone regular cash fare from $1.25 to $1.40. This would allow MST to continue operating about half of the trips currently provided after 7 p.m."

He said a 20 percent fare hike — a one-zone fare of $1.50 — would let MST keep "most of the services" provided after 7 p.m.

Even with a fare increase, MST leaders agreed, "service cuts will have to be implemented to make up the budget deficit created by the reduction in feneral funding."

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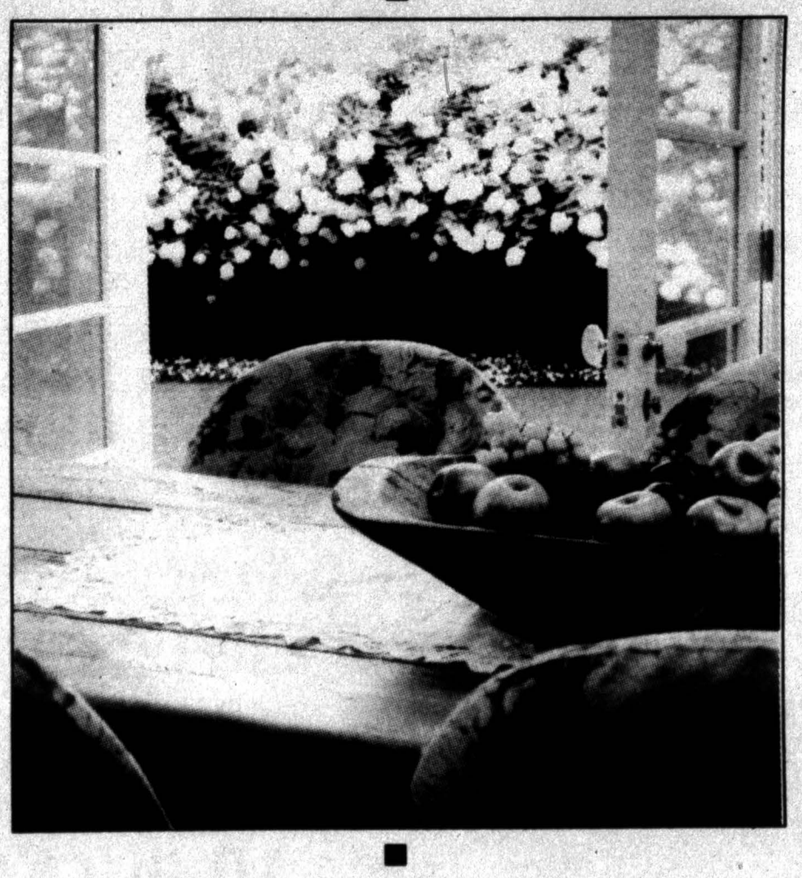

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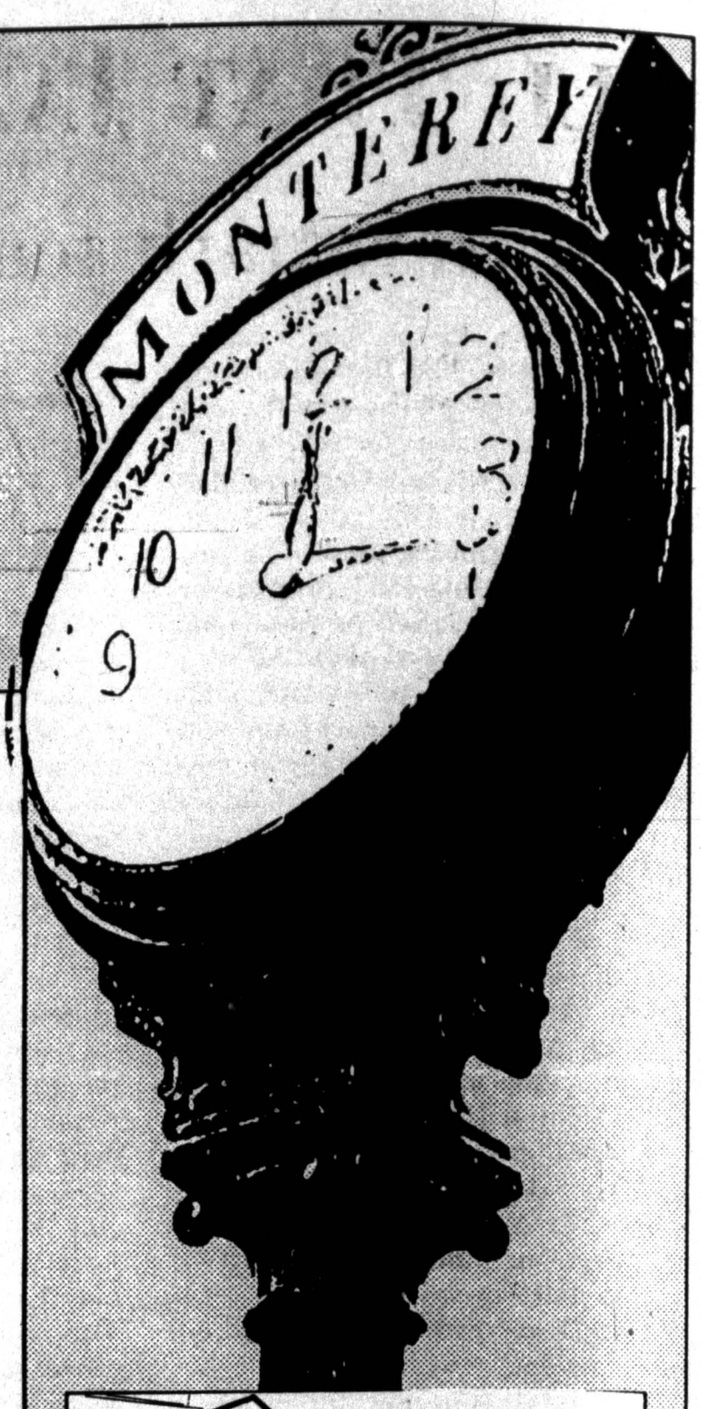

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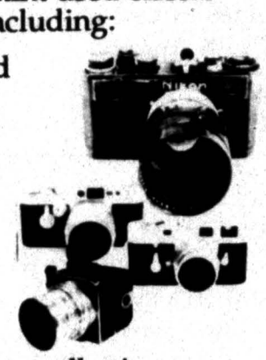

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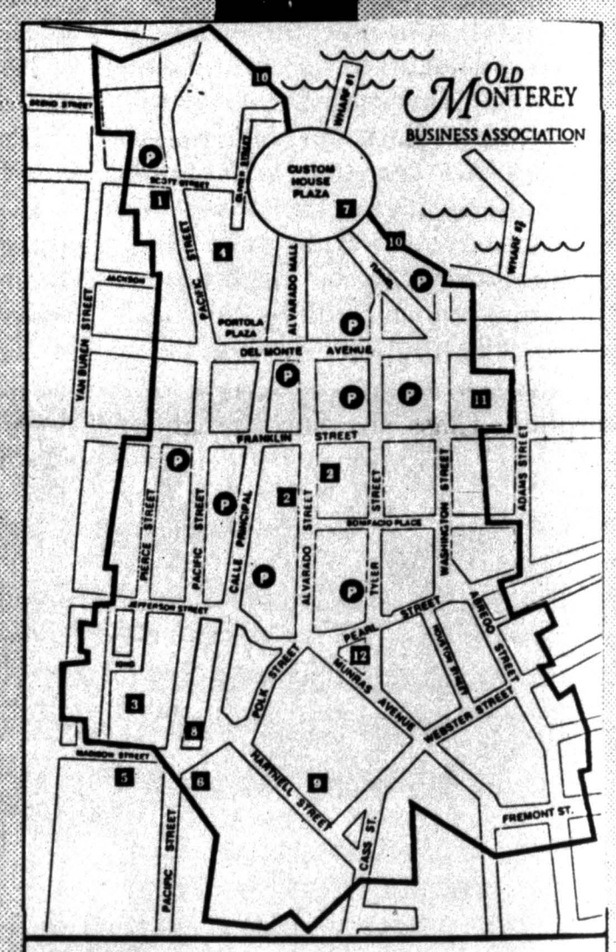

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ALL THAT JAZZ

Don Newmark teaches with the greatest tool of all — love

By JOHN DETRO
Pine Cone jazz columnist

NOW WE'RE at Monterey Jazz Festival. The year: 1959. Blissful tenor sax star Zoot Sims, his golden instrument held high, fills the Sunday afternoon air with a driving solo under Woody Herman's leadership.

And the same fest in 1976. The Olympia Brass Band from New Orleans sends snare drum rhythms and trumpeter Milton Batiste's hardy growl out over night-scented arena throngs.

Surely local elders deserve such creative flights and nitty-gritty adventures in their lives. They get them, too, if they participate in Don Newmark's jazz history classes at Carmel Foundation (on Lincoln Avenue between 8th and 9th).

These meetings occur between 10 a.m. and noon on the first and third Fridays of each month. Registration can happen at any session. The teacher will provide full details when folks call him (375-1444) and simply ask.

"Here's an idea," says the 69-year-old retired urban planner. "I always welcome auditors into the tuition-free situation. Anybody who's curious about jazz — or wants to hear a wide spectrum of studio, club and live performances — can drop by and check out what we're up to."

Conditions seem right

Conditions seem just right for absorption: Class size stays at about 10 Carmel Foundation members. Newmark has thousands of jazz albums from which to draw crisply programmed examples. And his enthusiasm for the music hasn't waned a bit since the jazz bug bit into a teen-aged Southern Californian.

"I was this kid who experienced Woody Herman's band at the Hollywood Palladium," Newmark says. "So I've been the committed kind of record collector forever. And I've always heard lots of live jazz, like Miles Davis, Anita O'Day, Horace Silver and Dave Brubeck at the old Club Blackhawk in San Francisco.

"I really took to Anita's style. It was as if she sang right to me. And Brubeck was very nice to a shy 20-year-old. He got really interested in why I liked his compositions. I had a busy professional life, but I found time to take jazz history workshops with some rare instructors."

Those teachers: Grover Sales (at UC Extension and San Francisco Conservatory of Music) and Herb Wong in Palo Alto. Author Sales was the one who first called jazz "America's classical music." Dr. Wong has been a critic, record producer and longtime proponent of jazz in the public school system.

"I was a city planner for San Mateo, Solano, Marin and Solano counties," Newmark says. "Later, I joined San Francisco's Center for Learning in Retirement. Someone there asked me to teach a course in urban planning. I said OK, but added that I'd like to offer jazz surveys as well. That's how the latter course outlines began to develop."

One advanced cycle by Newmark involves the evolution of jazz styles on various instruments — piano, trumpet, guitar, so on.

The 12-seminar basic appreciation course at Carmel Foundation includes everything from the music's origins to the massively influential Louis Armstrong, Swing Era, Duke Ellington's career up to the early 1970s, the bebop revolution, cool jazz movement, post-bop, African and Latin themes and outstanding jazz vocalists (with such remarkable audio sampling in the blues segment as prison chants and field hollers

See JAZZ page 14

And his students express opinions about workshop experiences at Foundation

HERE'S WHAT some of his students say about jazz history teacher Don Newmark at Carmel Foundation:

■ **Margaret Young**, Carmel resident since 1959 — "I'm here for his expertise, enthusiasm and his willingness to share with us. He spares no effort in bringing us the music that we love."

■ **Marian Latimer**, resident of Carmel Valley Manor — "I learn so much in here. I always have enjoyed jazz, and it's fun to share that with other people. The teacher is wonderful."

■ **Richard Andrews**, 20-year

See STUDENTS page 14

PHOTO/SUSAN BECK

Discussing a new jazz CD are (left to right) class leader Don Newmark, Margaret Young, Marian Latimer, Richard Andrews and Roland Thorpe.

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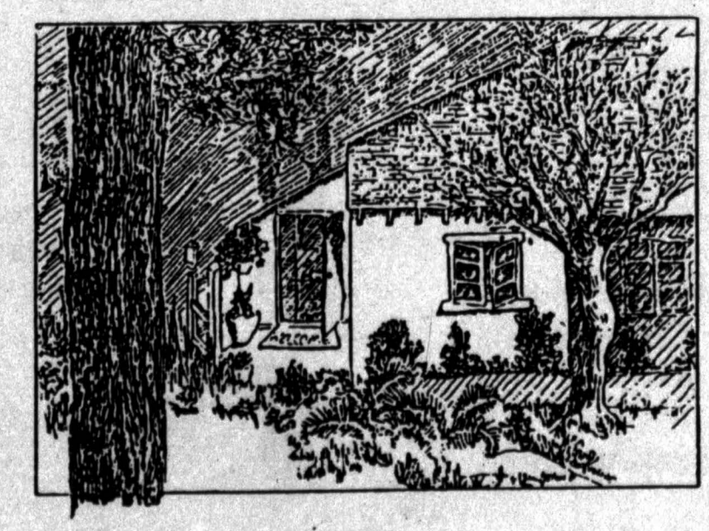

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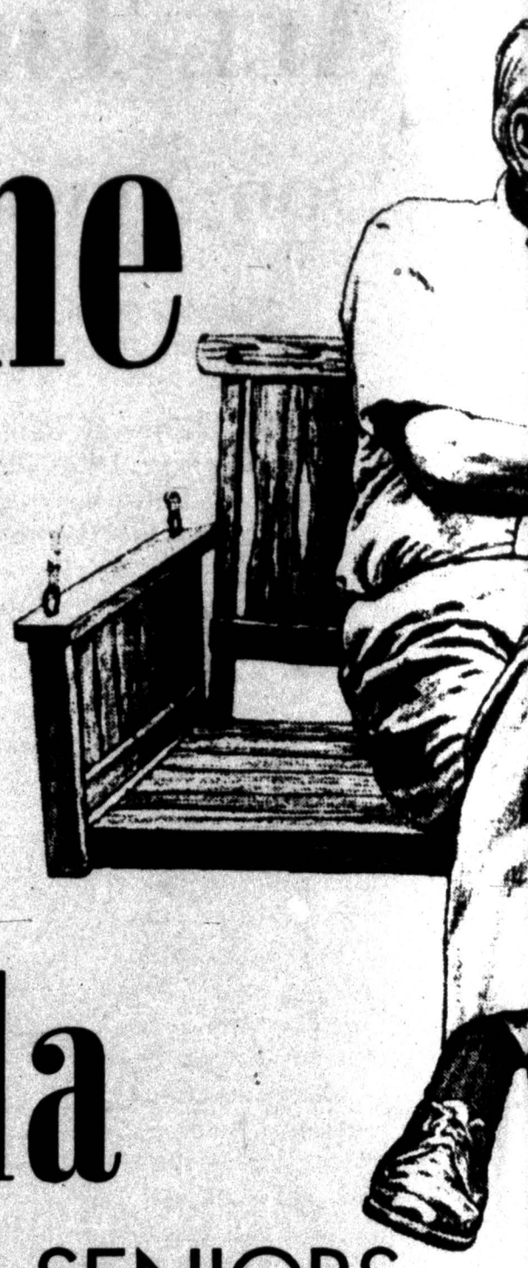

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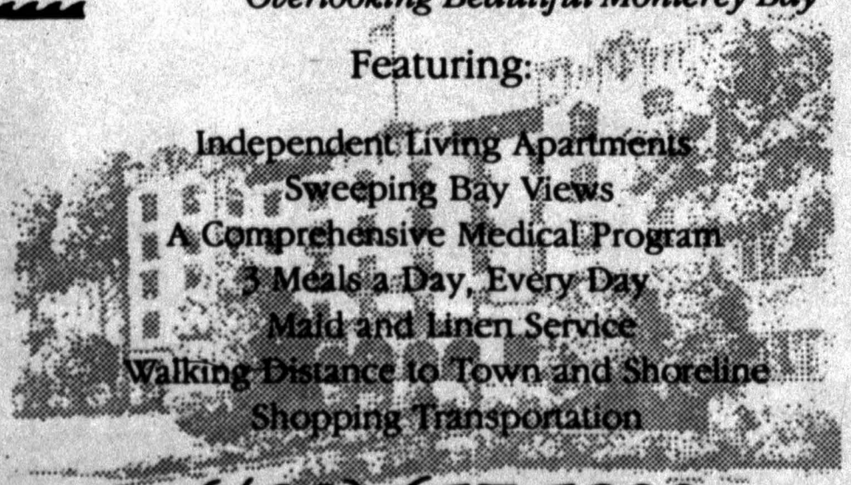

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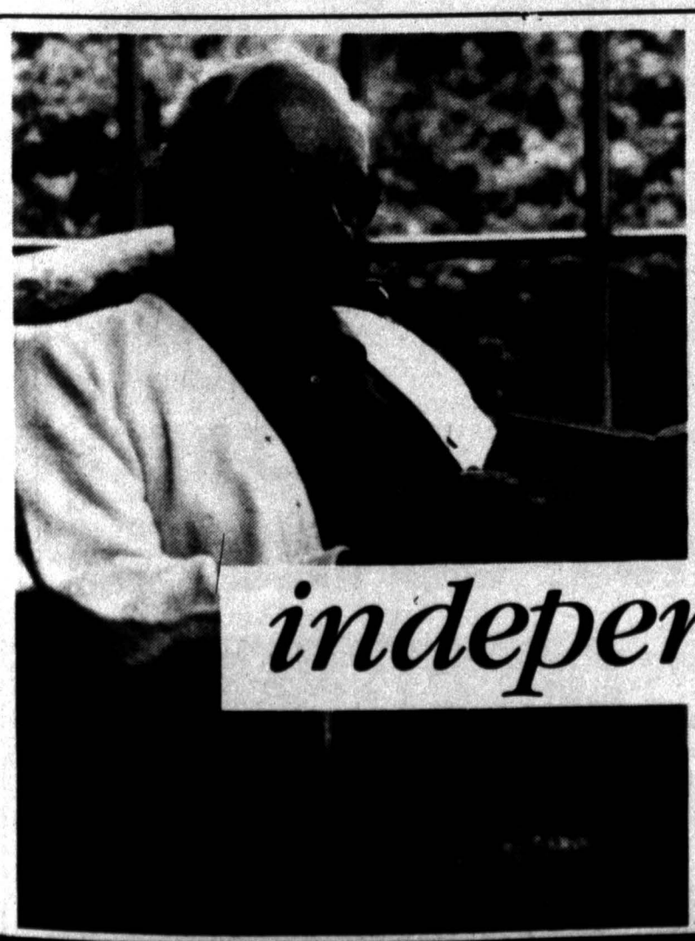

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Anderson, Tescher tapped by library

CARMEL PUBLIC Library Foundation has announced that Clayton Anderson and Chris Tescher have been elected to its board of directors.

Anderson, a civic worker and past president of the Carmel Residents Association, was instrumental in having cartoonist Charles Schulz speak at a benefit in October 1994 for the local library foundation.

Tescher is a local builder and developer who has been active in the community, including fund raising for the YMCA.

Students tuning into jazz at Foundation; sessions ongoing

STUDENTS from page 11

first day (in the class). I'm looking forward to it."

■ **Roland Thorpe**, lives with his cat, Princess Lucille, at the mouth of Carmel Valley — "I'm here because it's something to do, and Newmark is a nice guy."

Jazz expert shares the wealth with Carmel Foundation folks

JAZZ from page 11

from the Center for Southern Folklore).

"Do I keep up with my homework?" Newmark asks back. "Gosh, yes. I learn more than the class members do. It's always exciting — because this is terribly exciting music, and a major cultural contribution. Today, the influence of jazz reaches worldwide. If I can help retirees get more understanding of this wonderful stuff, I will have done my job."

PHOTO/SUSAN BECK

Don Newmark

Enjoying the peninsula

He and his wife, Laura, have been married for 23 years. Sometimes they'd attend professional conclaves at Asilomar. Like countless other visitors, the couple became enraptured of this peninsula — almost 17 months ago, they moved from Portola Valley (between Menlo Park and Palo Alto) to Skyline Forest.

"I listen to the area's jazz musicians," Newmark says. "(The flutist) Kenny Stahl is marvelous. I've enjoyed (guitarist) Joseph Lucido at the Farmer's Market in downtown Monterey. Best of all, I get to make friends with class members at Carmel Foundation as we discuss this great American art form."

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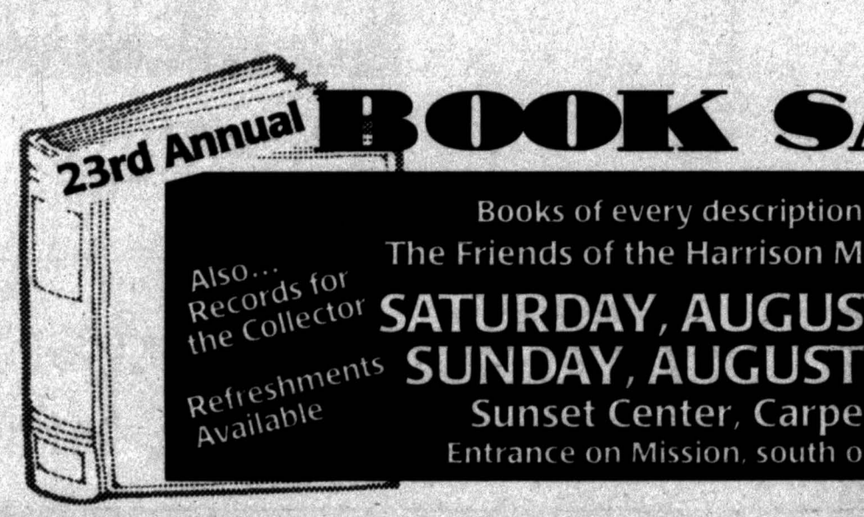

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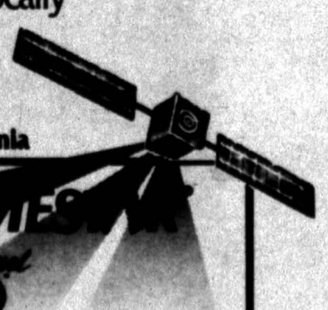

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Dam may be built with or without electorate's support

DAM from page 1

Burkleo. "I don't see why anyone can think not voting for the dam is going to help anyone."

A letter to the board from Larry Foy, Cal-Am's manager and vice president, suggested the company is ready for the task of financing and delivering the project, should that be necessary.

"Cal-Am will continue to work with the district to explore all avenues of financing to bring about the least expensive project that would solve the water supply problems on the Monterey Peninsula," he wrote.

Technically, it is Cal-Am, not the district, that is under the State Water Resources Control Board's hammer and must make up for illegal pumping — a whopping 10,730 acre-feet worth — from the Carmel River.

"There is no way to get that much water except with the dam," Director Dick Heuer said. "You can take desalination, retrofitting, conservation, reclamation, dredging and a new well in Seaside and you still don't have enough water to bring us back to even with where we were before the state decision."

That decision, finalized early this month, may be the subject of a request for reconsideration by Cal-Am and the district, according to MPWMD legal counsel David Laredo. The deadline for such a request is Aug. 5, he noted.

The state board is unlikely to overturn its decision, although it could modify some of its most daunting determinations and hard-hitting sanctions.

In addition to its ruling that the district must make up for significant river overpumping, the state board has placed the peninsula under its own control and has required Cal-Am to cut production by 20 percent within two years.

In addition, the state board has agreed to legalize the "diversions" from the river should the peninsula pursue what it deems to be "the local solution" — the dam — which is designed to replenish year round flow and improve habitats.

Many dam opponents, concerned about a variety of impacts and growth inducements, continue to urge the district to seek alternatives. But board members say the state board has not granted the luxury of time. There is no choice but the dam, they say.

In a telling moment, Laredo characterized the quest for another project as only "theoretical...because I don't think an alternative is available."

Key topic

The key topic of discussion before the board was what to do should the authorizing vote fail.

Director Lou Haddad, the only project opponent on the board, was disturbed that the district and Cal-Am officials would pursue the dam no matter what the voters ask for.

"It would not be advisable due to the repercussions from the people who voted against it," he said.

Nevertheless, board members appear concerned less about "repercussions" — whatever they may be — than whether the cost of the dam could be kept down.

(Farina said it would be "irresponsible" to guess how much more the project would cost with Cal-Am at the helm, but the speculation is that the price difference could be considerable.)

The meeting, held at Colton Hall in Monterey, drew a full house and lasted five hours. Directors were clearly under pressure.

In a reflective moment, Jim Hughes, the former MPWMD chair and a director since 1987, said: "If this vote fails, don't blame this district. I'm proud of what we've done. We got the permits...We got this dam to a vote. We've studied all the alternatives. This district is not going to be the whipping boy anymore."

Nevertheless, Haddad insisted the board discuss the topic of whether the district should be dissolved should the dam vote fail.

Director David Pendergrass said such a question was "premature." Heuer, providing a twist, said disbanding would make more sense should voters approve the dam. After all, a central charge of the MPWMD has been to develop new water, and it would have done that.

Included in the board's unanimous vote was a directive to Laredo to study ways "to reinvent water management" on the Monterey Peninsula, to use Heuer's term. Possible modifications to the district, or even its dissolution, will be the subject of another meeting.

Haddad wants to see water district disband, let Cal-Am solve problem

COSTS from page 7

letter of credit or cash flow, you have to do something," he said. "The dam is the only choice we really have."

Haddad is not just a dam opponent, but an advocate of leaving Cal-Am to solve its own problem. The state, after all, is holding the water company responsible for overpumping the river, he noted.

"I'd like to see the water district disband and private enterprise take care of this problem," he said. "They can do it better and cheaper."

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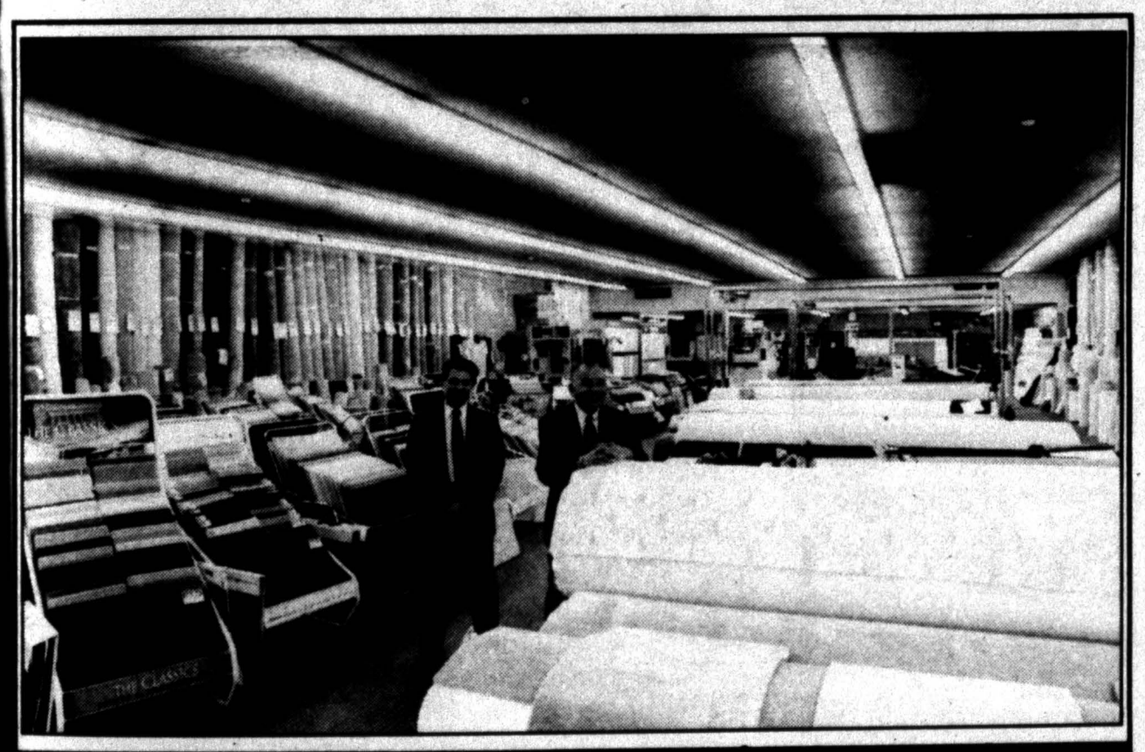

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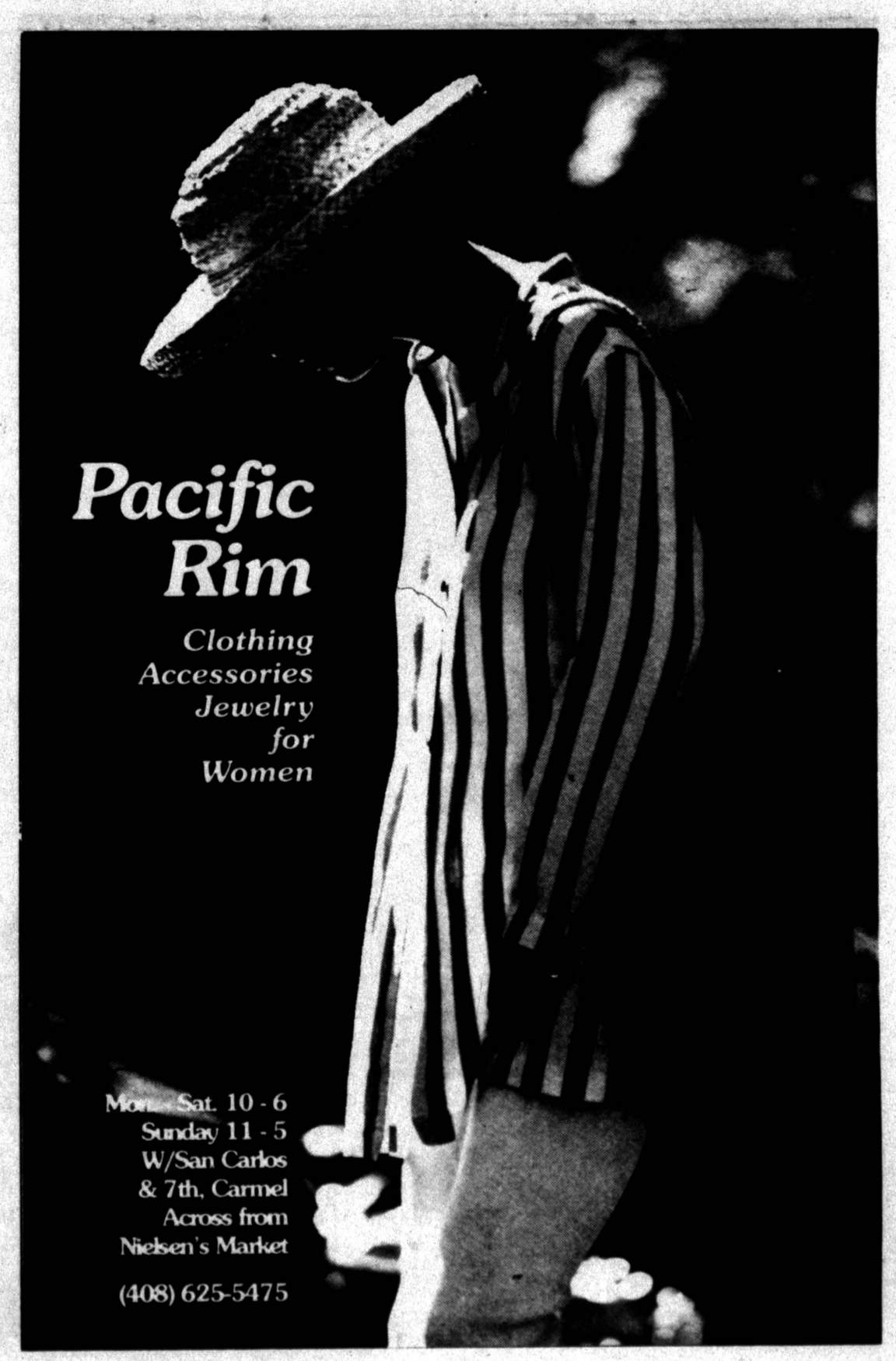

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Canyon land owners seek forward movement

COMMISSIONS from page 5

The nine-year commissioner was chairperson when he retired from the panel in April. New chair — Karen Ferlito.

"I enjoyed every month of my time as a commission member," the 79-year-old Creighton said this week. "I'm doing work as a consultant in industrial engineering, and I would have been out of town for more than half the meetings. That didn't seem fair."

Also, Creighton said he needed more time for writing. "I've published, and have been the editor of technical journals. Now I'm working on novels."

Does he miss the commission? "I haven't had a day in my life without a lot to do," Creighton said. "I think they're wonderful, dedicated people — I simply couldn't see any way around the travel."

He added: "After (one-time council member and forestry commissioner) Hugh Smith retired, I think I was the only commissioner with a forestry degree. I cared about commission duties; I don't know of anyone more interested in having a good forest cover."

Creighton said all the trees here — "even those on private property" — are part of Carmel's value. "And that's why I got involved (with commission work) in the first place."

Harrison Memorial Library board

Due to summer vacations, board meetings have had trouble establishing a legal quorum.

And so the session that normally would occur the last Wednesday in July — in the city council chambers — happened on June 29.

Library Director Margaret Pelikan said the get-together was highlighted by consideration of preliminary budget figures for 1995-96.

The local library is funded in an unusual manner. The city pays personnel costs, while Carmel Public Library Foundation foots the bills on materials and programs. Some funding also comes from the state.

Thus far, she said, nonpersonnel spending has been pegged at $160,000 — "materials, supplies and programs."

The next meeting will be held on Aug. 30, she added, at which time the finalized budget will be pondered.

"We're sort of like a non-profit," Pelikan said. "You don't see that at too many city libraries."

Council alters commission requirements

***REQUIREMENT** from page 5*

Carmel Woods and Mission Fields.

Members rejected a proposal to make all commissioners residents of the city. One speaker during the public hearing, Steve Brooks, may have put it best when he said: "Let's not make our political boundaries walls that keep out our talented people."

The other side of the debate asserted that only the taxpayers of the city should have a voice, since the commissions frequently make decisions that have financial implications.

Briefly Speaking

Today: Ecosystem lecture planned

THE THIRD installment of the Monterey Dunes Natural History Association's Summer Lecture series, entitled "Native Habitats and Exotic Invaders," will be given today from 7 to 9 p.m. in Glasgow Hall, Room 102 on the Naval Postgraduate School campus in Monterey.

The presentation will feature local experts in the field of ecosystem restoration: coastal biologist Joey Dorrell-Canepa will speak on "Intrusive Iceplant and Dune Cilia," environmental landscape consultant Bruce Cowan will discuss "Genista and Pampas Grass - The Aggressors" and State Parks Environmental Services intern Jane Holte's topic will be "Our Dunes and European Transplants."

More information: 655-4467.

Saturday: Beach cleanup slated

THE MONTHLY beach cleanup conducted by volunteers from the Carmel Residents Association will kick off at 10 a.m. Saturday; volunteers meet at the foot of Ocean Avenue.

The project chairperson, Clayton Anderson, reminded workers to bring gloves.

Because of city staff vacations, he added, there will be no gardening along the beach walkway. "All work will be on the beach itself, which needs attention due to heavy summer usage."

The public is invited. Refreshments will be served.

Saturday: Street dance, BBQ set

THE ANNUAL street dance and barbecue to benefit the Mid-Carmel Valley Volunteer Fire Department will be held from 6 p.m. to midnight Saturday at the Mid Valley Shopping Center, six miles east of Highway 1 on Carmel Valley Road.

The barbecue, featuring chicken and ribs, will begin at 6 p.m. Things will get rolling in earnest at 8 p.m. with dancing to the Greg Morrison Band.

Tickets, which can be purchased at the event, are $5 for adults and $2 for senior citizens and children under 12.

The volunteer crew is looking to purchase rescue and training equipment. A portion of the proceeds from Saturday's event will be donated to the Carmel Flood Relief Fund.

More information: 624-5907.

Donations: Help community pool

PURCHASE AND installation of a lift for the Carmel Valley Community Youth Center pool has come closer due to a donation of $500 from the Carmel Valley Woman's Club.

When installed, the lift will provide greater access for the elderly and handicapped. The ladder and portable ramp currently in place are considered difficult or impossible to use.

Donations may be made to the CVCYC/LIFT Fund, P.O. Box 407, Carmel Valley 93924. CVCYC is an independent, non-profit organization.

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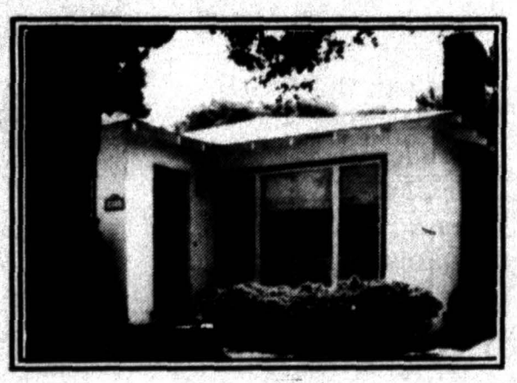
OCEAN VIEWS — PEBBLE BEACH

Carmel Bay and Pt. Lobos views from this tastefully restored Mediterranean home. Flexible floor plan features a gallery overlooking the 2 story ceiling living room, 3 bedrooms, 3 baths. The gardens, newly landscaped, surround several brick patios, graced by stately oaks. $1,595,000.

CALL SANDRA C. ASHBY 626-4926

MONTEREY

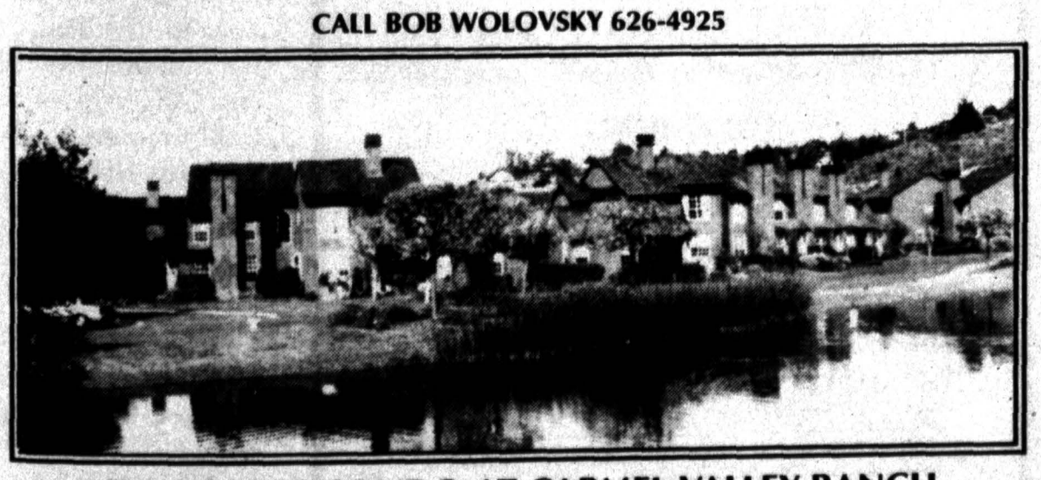
Prestigious and immaculate home in Deer Flats! 2600 +/- sq. ft. of peaceful living in 4 Bedrooms, 2.5 baths, Family Room, Formal Dining Room, 2 fireplaces and a large deck overlooking rose garden and a gated path to the outdoors. $434,500.



PACIFIC GROVE

Character and Charm describe this immaculate 2 BR/1 BA with fireplace, hardwood floors and old world plaster walls. Fenced, secluded level rear yard plus 2 car garage. $289,500.

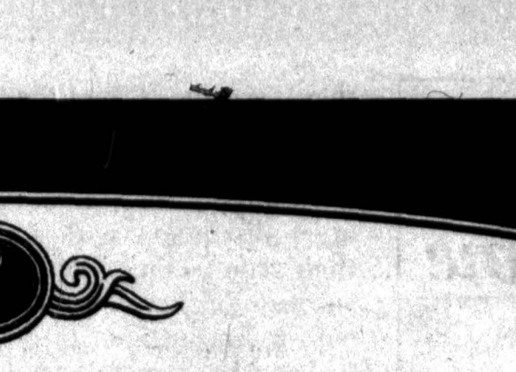
CALL BOB WOLOVSKY 626-4925



CLUB PLACE CONDO AT CARMEL VALLEY RANCH

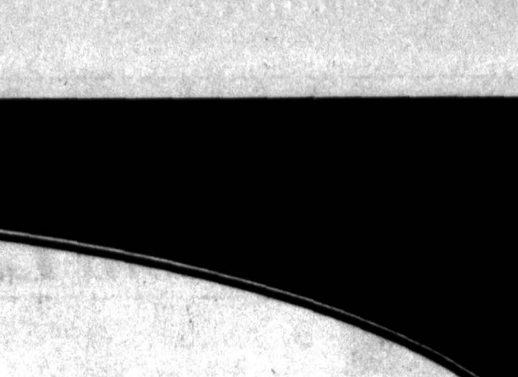
Lovely 2-bedroom (plus den) 3 bath townhome on the 8th fairway with lake views. Designer carpeting and window coverings, spacious rooms, hardwood floors, and swimming pool are but a few of the amenities to be enjoyed. $389,000

CALL VIVIAN KENT 626-4920



BUILDER MAGAZINE HONORED CLUB PLACE CONDOMINIUMS

with a merit award as one of the best townhomes in the United States. This classic 3 bedroom, 3 baths "Forest Hill" model has many decorator touches and enjoys expansive views of the golf course, mountains and lake. $480,000.



"SUNSHINE COTTAGE" SOUTH OF OCEAN AVENUE, CARMEL

Beautifully remodeled, cheerful, south of Ocean Avenue cottage. Only two blocks to town and an easy stroll to the beach. Classic and cozy two-bedroom, one-bath home. Delightful low maintenance gardens both front and rear...Welcome home! $419,500.

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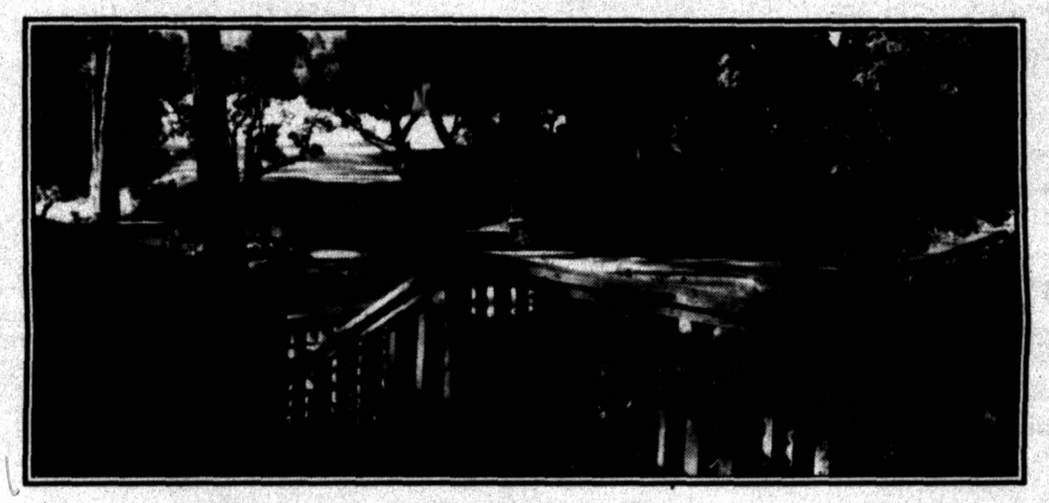

"SUN HAVEN"

Sunny location overlooking the 7th tee of the Old Del Monte Golf Course. Three BR, 3 BA ranch style home on a half acre site. Vaulted ceilings, oakfloors, updated kitchen, double garage with workshop or golf cart storage. Extensive decking & patios surround the pool. Ideal for outdoor entertaining, and the sunsets are terrific! Priced to sell $495,000

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Above the Bottom Line

By JAMES P. CALANDRA, CPA

Business succession planning — what decisions must you make?

SUCCESSION PLANNING is very important for a family owned business. Before you sit down with your tax and legal advisors to draw up a succession plan, you should think through three key issues:

■ Who do you want to succeed you?

■ When do you want the transition to take place? and

■ How do you want to structure the transition?

Now here's a closer look at those issues.

The question of who will succeed you in the business can be the toughest of all, largely because there is so much emotion involved. Most owners want to pass the business on to the family. But are your children willing to take on the business and, if so, are they capable of running it? Will it cause a family squabble if one or two children want to run the business, but others are not interested?

Resolving these issues may take a lot of honest, open discussion with family members to discover their true feelings. If there is not an obvious family successor, other alternatives include selling the business to an outsider, promoting an existing employee to head the business while you retain ownership, or even selling the business to the employees.

When you make the transition depends on a number of factors, such as your age, health, retirement goals and the readiness of a successor. Consider whether you want to maintain some involvement with the business or make a clean break. Remember, though, you should always have a contingency succession plan in case of sudden death or disability.

How you structure the transition depends partly on the answers to the earlier questions and partly on financial considerations. Think through issues such as whether you need retirement income from the business or whether you primarily want to minimize estate taxes.

Planning techniques

Here are some of the planning techniques you may want to consider when devising a specific succession plan:

■ A buy-sell agreement. It provides for family members, partners or the business itself to buy back the owner's shares upon certain specified events such as death, disability or retirement. The agreement specifies the details of the sale and usually includes a pricing formula.

Purchase of the stock is often funded by life insurance policies owned by the company or family members. Advantages are that the transfer of ownership is spelled out in advance, shares are kept out of the hands of competitors, and proceeds from the sale of the shares can be used to offset estate taxes.

■ Gifting Shares. Gifting shares or partnership interests to family members can be an effective way to transfer ownership of the business over time. The law allows an annual tax-free transfer of $10,000 to each recipient.

As an added advantage, the IRS allows you to discount the shares below their appraised value if they are a "minority interest," which does not control the business.

■ Employee stock ownership plans. ESOPs offer a tax-advantaged way to sell your business if you have no family successors. Special tax rules allow you to sell the company to your employees via an ESOP and invest the proceeds in stocks and bonds meeting certain tests without being taxed on the gain.

Employee-run businesses have had mixed success, however, so you should consider factors other than just the tax benefits.

These are just a few of the many planning techniques available to closely held businesses. These and other techniques are very complicated and require you to consult with your CPA and attorney.

James P. Calandra has been a Certified Public Accountant for 31 years, and has practiced in Monterey County for the past 10 years. If you have a question for Jim, write to him at 708 Forest Ave., Pacific Grove, 93950, or fax him at 372-0843.

Births

A WARM welcome for these babies born recently at Community Hospital of the Monterey Peninsula:

■ **CARMEL**

Jacob Riley, boy, to Keit and Stu Ross, June 28.

■ **PACIFIC GROVE**

Kylie Marie, girl, to Amber Marie McFarland, May 31.

Justin Caleb, boy, to Carolyn and Dale DePalatis, June 6.

Adam David, boy, to Chinanit and Robert Kershner, June 10.

Alina Alexandra, girl, to Catherine and Paul Cain, June 11.

Brianna Nicole, girl, to Christine Lucido and Michael Church, June 22.

Manuel IV, to Denise and Manuel Collazo, June 18.

Jennifer Melanie, girl, to Jennifer and Peter Winter, July 7.

Obituaries

Whitney, Grace Margaret, 86, a former Carmel resident, died June 19. Born in San Francisco, she and her husband, Willard, owned and operated Whitney's Restaurant and Cocktail Lounge on Ocean Avenue for 30 years before moving to Seal Beach. Survived by a son, Richard, Seal Beach; three grandchildren. Memorial contributions: American Cancer Society, 1184 Monroe St., Salinas.

Berrey, Florence LaReve, 78, of Carmel, died June 25. Born in Montpelier, Idaho, the longtime Monterey Peninsula resident owned Fortier's Drug Store in Carmel, volunteered at the Community Hospital of the Monterey Peninsula and was a member of the League of Women's Voters and Carmel Business Association. Survived by three brothers, John, Pocatello, Idaho, Milton and Garth, Salt Lake City, Utah; three sisters, Ruth B. Walton and Gertrude, Montpelier, Idaho, and Mina B. Lorenz, Salt Lake City, Utah; nine nieces and nephews.

Westervelt, Otile Macintosh, 90, of Carmel Valley, died July 3. Born in Ogden, Utah, the University of California, Los Angeles and University of Southern California graduate was a singer, teacher and choral director who with her husband, John, established the Westervelt Studios and Santa Monica Music Guild and also belonged to the Order of the Eastern Star and Soroptimist Club. Survived by three nieces, Virginia Macintosh-Jahn, Piedmont, Katharine Krieger, Walnut Creek and Carolyn Hiatt, Kailua, Hawaii; two nephews, Richard Macintosh, Utah and Walter Macintosh, Minnesota. Her husband died in 1980. Memorial contributions: Hospice of the Central Coast, Monterey.

Palmer, Henry LeRoy, 91, of Carmel Valley, died July 3. Born in Del Norte, Colo., the production control manager for Vapor Recovery Systems was a member of the Masons, Order of the Eastern Star, Community Church of the Monterey Peninsula, Carmel Foundation and a former member of the Carmel Valley Kiwanis Club. Survived by a daughter, Marjorie Steinmetz, Carmel; two granddaughters. His wife, Martha, died in 1988. Memorial contributions: Pacific Meadows Residents Association, Carmel Valley; Carmel Foundation, Carmel.

Blumenthal, Ralph Harry, 86, of Carmel, died July 5. Born in Pittsburgh, the University of Cincinnati and University of Tennessee graduate was a rabbi and Army chaplain for 30 years before working for the Monterey County Probation Department after retirement and a member of Congregation Beth Israel in Carmel Valley. Survived by his wife, Leonore. Memorial contributions: Temple Beth Israel, Carmel Valley.

Westly, Roy M., 70, of Carmel, died July 6. Born in Paauhau, Hawaii, the Stanford University and University of South California graduate served in the U.S. Army Air Corps during World War II and was a former sales manager for Gallo wines, president of Lucky Lager and chief executive officer of Hamms Brewery. Survived by his wife, Helen Kosik-Westly; two sons, Dean, Los Altos and Steve, Menlo Park; a daughter, Karen Quarles, Santa Rosa; a brother, Arne, Philippines; seven grandchildren. Memorial Contributions: Hospice of the Central Coast, Monterey.

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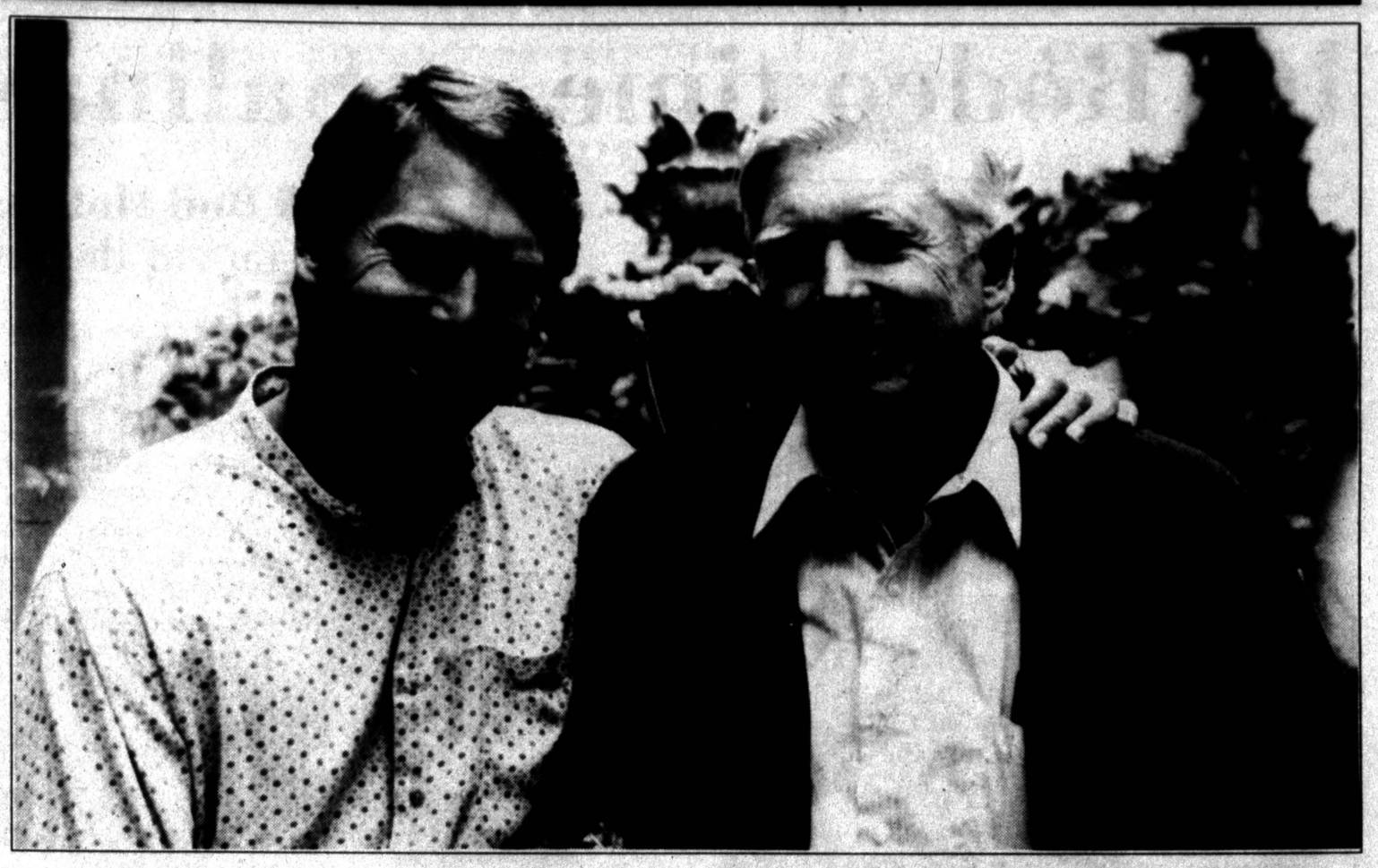
Dad had a grand notion that aids his pastor son's vision of unity

Jason and Mike Harbert serve dynamic Christian celebration

By JOHN DETRO
Pine Cone Religion Editor



PHOTO/SUSAN BECK

The faith-filled father influenced the young man of faith. Jason Harbert and his Presbyterian minister son, Mike, both join locally in the major work to unify Christian denominations through shared church services.

THE FATHER had a great notion that caught on and flowered. And today the notion has become a powerful, Christ-based vision within the son's heart.

The father: Jason Harbert. This prominent member of Carmel Presbyterian Church coached both football and basketball for decades at Carmel High School and then Robert Louis Stevenson, where he now keeps as busy as he likes via assistant athletic director's chores.

The son: Mike Harbert. A product of the local school system, he graduated from Carmel High (1976). Then came UC Santa Barbara, a 15-month youth ministry internship at Carmel Presbyterian, completion of his studies at non-denominational Fuller Theological Seminary in Pasadena.

These days, the younger Harbert goes by "Pastor Mike" at Mayflower Presbyterian Church of Pacific Grove (14th Street and Central). The father-to-son inspiration came up during an interview because Mike Harbert's flock will host the quarterly One Great Fellowship of Love at 7:30 p.m. Sunday.

These popular events are sponsored by area churches to encourage united worship among all visitors who wish inclusion. The seven participating congregations: Carmel Presbyterian, Christian Memorial Church of God in Christ, Community Baptist Church of PG, Mayflower Presbyterian, Monterey Christian Center, Seaside Assembly of God, Seaside Church of the Living God.

The right battle

Fighting the Right Battle will be the theme of Harbert's message that evening. Refreshments will be served after the service, which has a reputation for excellent choral music from different traditions. Child care will be provided. Audio and video tapes of the occasion may be ordered.

The 37-year-old churchman has just completed his fourth year at Mayflower. He and his wife, Lisa, have three youngsters — Benjamin, 9; Anna, 7; Eliza, 2.

"Who created the One Great Fellowship series?" he asked back. "I believe it first came out of my dad's heart — my dad's heart and the heart of Pastor Sam Gaskins in Seaside (Christian Memorial Church of God in Christ). Those two started the whole thing five years ago when their churches swapped choirs and shared some activities together. Then the idea grew and grew."

Harbert worked with interdenominational youth groups while he guided a church in New England, he added. "I had the vision of denominational unity inside of me. When I got back here, I saw that my dad had it, too, and I knew that he was a source. The local events are very much in line with the global movement."

As an example, he cited the international March for Jesus. On the national level, the Christian men's group called Promise Keepers transcends denominational identities.

"The movement centers around our common love of Jesus Christ," Harbert said. "It's a call to be the people that Christ wants us to be. You can see them disappearing — all the things that have divided Christians over the years. I believe God is doing this, tearing down barriers so we won't be caught up in peripheral issues. I have this vision in my heart, and I see it happening, more and more, out there across the world."

When he ponders this immediate area, Harbert said, "the vision extends from Marina all the way down into deep Carmel Valley. It's the presence of life, and hope, and promise — the fulfillment of the Lord's final prayer (in the 17th chapter, Book of John) that we become as one."

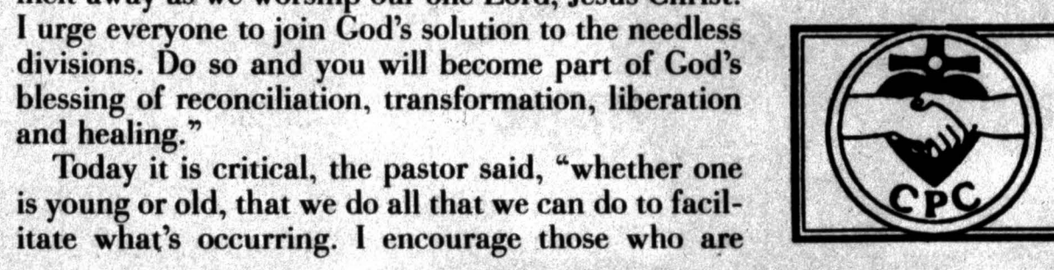
Prayer get-together

The next interdenominational prayer gathering will be held at his church on Tuesday starting at 7:30 p.m.

"Racial, social, economic and religious barriers melt away as we worship our one Lord, Jesus Christ. I urge everyone to join God's solution to the needless divisions. Do so and you will become part of God's blessing of reconciliation, transformation, liberation and healing."

Today it is critical, the pastor said, "whether one is young or old, that we do all that we can do to facilitate what's occurring. I encourage those who are believers to set aside secondary allegiances and focus on the primary allegiance to Jesus Christ."

So said Mike Harbert, son of Jason and Lois. Ever a part of the unifying works, Jason Harbert offered to furnish additional details (624-7843).



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American Heart Association

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The Golden Years

By Myles Williams

House calls by doctors are largely a thing of the past. But several million Americans, many of them elderly, are served each year by agencies that bring health care to the home. Shorter hospital stays mean some patients need care while recovering at home. Also, as the aging population increases, many chronically ill people benefit from services of visiting nurses and other personnel. Not all home health agencies are accredited, state-licensed and Medicare-approved. Consult your doctor or hospital for recommendations. Find out if Medicare or other insurance covers the types of services needed.

•••

For more than five decades Lucy Kroll was an agent for writers and performers like Carl Sandburg, Martha Graham, Ben Hecht and James Earl Jones. In her 80s she sold her New York Agency to a colleague and gave away prized possessions. To the Library of Congress went more than 100 boxes of letters, scripts and other momentos of her work for clients. Friends got gifts of jewelry and other personal items, including 1940s designer clothes. "Possessions are heavy," she told an interviewer.

•••

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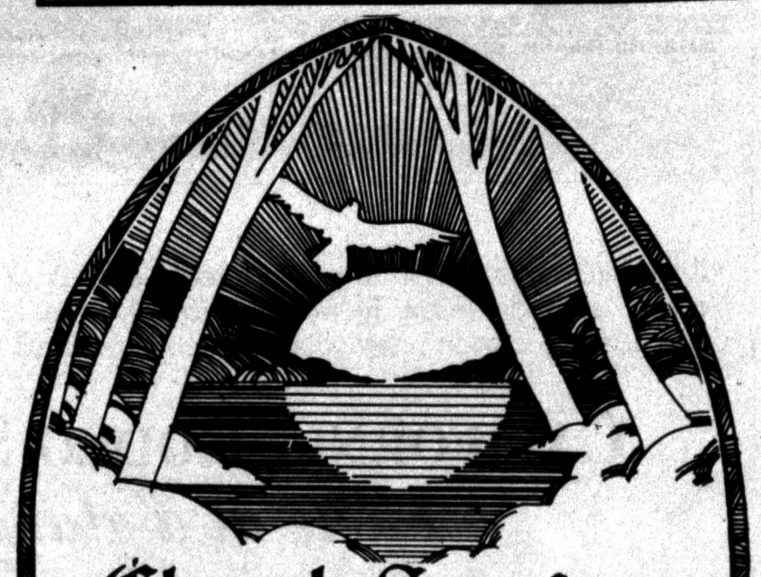

Church Services

The Church of the Wayfarer
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All Saints' Episcopal Church
Sunday Eucharists at 8 and 10 am and 5:30 pm. Eucharist on Wednesdays at 7 am and Thursdays at noon. Sunday nursery care at 10 am service.
Dolores St. & 9th Ave.
624-3883

Carmel Mission Basilica
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Rio Road, Carmel

Carmel Church of Religious Science
Services held 11a.m. Sundays. *"Beyond Sunday"* meetings held Wed. evenings 7:00. The public is invited.
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Carmel Presbyterian Church
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It's Rodeo time — Salinas comes alive

A bull market

PHOTO/COURTESY OF P.R.C.A.

All the circuit's stars will be out in force this week at the California Rodeo in Salinas, such as Texan Ty Murray (above), who is the Professional Rodeo Cowboys Association's defending all-around and bull riding champion.

CALIFORNIA RODEO SALINAS
Facts at a glance

■ **Founded:** 1911.
■ **Dates:** Today through Sunday.
■ **Time:** 1:15 p.m. daily
■ **Location:** California Rodeo Grounds, 1034 N. Main St., Salinas.
■ **Ticket prices:** $7 to $17, depending on location; $60 for four-day season pass; $68 for arena season ticket.
■ **Ticket information:** 424-7355; 757-5134 (fax).
■ **Contestants:** Approx. 1,000.
■ **Purse:** For arena events, $75,000 plus entry fees.
■ **Arena events:** Professional Rodeo Cowboys Association (PRCA) sanctioned saddle bronc riding, bareback bronc riding, bullriding, calf roping, steer wrestling and team roping.

Montana's Dan Mortensen, the PRCA's defending saddle bronc rider champion, will bring his talents to the California Rodeo this weekend in Salinas.

SPECIAL EVENTS OF NOTE
■ **Roundup Day Barbecue** *Today, 10:30 a.m. -1:15 p.m.*
■ **Pow Wow Dancing** *Today-Saturday, 11 a.m., Indian Village.*
■ **Daily Horse Parade** *Today-Saturday, 12:15 p.m., downtown Salinas to rodeo grounds.*
■ **Cowboy Poetry** *Today, 7:30 p.m., Community Center.*
■ **Pancake Breakfast** *Saturday-Sunday, 6:30 to 10 a.m., Rodeo Grounds.*

(For information regarding California Rodeo dances, please see related story in Section 2 of today's Pine Cone.)

■ Bud Hobbs: Facility on brink of becoming 'state of the art,' says venerable CV volunteer.

By JOHN DETRO

HOW MUCH excitement can folks handle? As the 85th California Rodeo bursts from its chute today and bucks on through Sunday in Salinas, veteran organizer Bud Hobbs of Carmel Valley looks ahead to next year's $8 million facelift at the familiar grounds.

According to the 67-year-old produce grower, among the rodeo's movers and shakers since 1955, that price tag will be covered via private donations. No tax dollars, you see, involved in "making the facility state of the art."

Delight enwraps his words: "We've already got a good part of the total. Some business people have made big contributions; some fans have handed us small contributions. Everybody loves the California Rodeo — 'cause we're all the same when we put those cowboy shirts on."

> *"When you talk about this rodeo, you talk about unity — people from every part of the county and every walk of life getting together and having a good time over one weekend each year.*
>
> **— Bud Hobbs**

One major project will be the construction of brand new grandstands on the rodeo acreage, leased long-term from the City of Salinas and located at North Main Street and Sherwood Center.

"The whole thing's up to all the (municipal) codes today," Hobbs adds, "but we plan to make that spread the best of the best. And it'll happen. When you talk about this rodeo, you talk about unity — people from every part of the county and every walk of life getting together and having a good time over one weekend each year."

Greenbacks by the thousands

Over the decades, Hobbs himself has raised thousands and thousands — yes, American greenbacks from friends and business associates — to aid rodeo coffers. And yet, this is only one reason rodeo directors voted to give him the 1994 Gold Saddleman's Award. The statue, provided each year by Levi Strauss & Co., recognizes dedication and long service of a director or advisory director.

Hobbs currently has fun in the latter category — and as the reception committee's co-chair. "Many, many leaders attend the rodeo — Monterey County mayors, our political representatives in the nation's capital, ranking military — and the reception group makes sure these honored guests get proper seating, and that respects are paid."

Hobbs and his wife, Merilyn, have enjoyed a 45-year marriage plus Carmel Valley residency for 28 years. "She was raised in Salinas," he explains, "and has attended the rodeo ever since kindergarten. Through this event, we have met people from all over the United States. And I've liked every minute of my work at the unique organization."

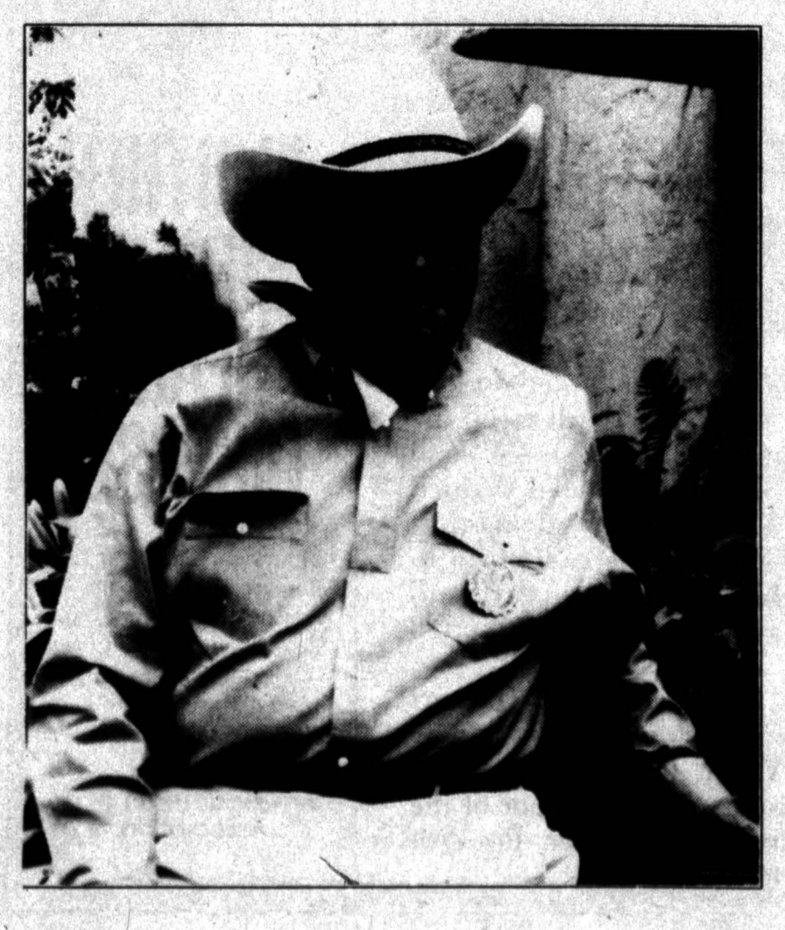
No imported package

Why unique? "We're all citizen volunteers," Hobbs says. "There are more than 700 directors and committee people. We don't contract out to have someone bring us a rodeo package. We handle the entries, ticket money, cash awards. The whole thing's done by Monterey County people, primarily, along with some residents of San Benito and Santa Cruz counties."

He notes: "It started as Salinas Horse Fair and Racing. Actually, the 85 shows cover 90 years, since there were none during World War II. From 1954 until now, I've been to only one rodeo annually — this one, ours."

Hobbs chuckles as he admits making one concession to time's passage:

"I started on the rodeo's track committee. And then I was co-chair of the horse race committee. But I got older, and the horses got younger. With what I'm doing now, there's no danger of getting stepped on."



Bud Hobbs, a volunteer with the California Rodeo Salinas since 1955, was presented with the Gold Saddleman's Award for '94. The statue acknowledges the dedication and long service of a director or advisory director. Hobbs and his wife Merilyn have lived in Carmel Valley for the past 28 years. The 85th edition of the Rodeo officially gets underway today.

PHOTO/SUSAN BECK

IN APPRECIATION: DON VIERRA 1937-1995

Longtime AT&T tourney volunteer dies

By SUSAN BECK

DON VIERRA often said his life would be incomplete if he didn't volunteer for the AT&T Pebble Beach National Pro-Am, which he did until he died of heart failure July 13 at his Seaside home.

Although Vierra, 57, had a severe heart attack a few years ago, he continued to oversee the operation of the annual golf tournament's Warehousing and Distribution Committee.

The former California Highway Patrol officer began working for the annual event in 1963 and served as Bing Crosby's driver during 14 Crosby Pro-Ams.

"I can't imagine not doing this," Vierra told The Pine Cone in January. "I never think about stopping. It's my way of giving something back to the community."

AT&T Pro-Am Executive Director Lou Russo observed Vierra to be an invaluable asset to the organization.

"I've known Don for more than 20 years," he said. "He was a real neat person. It was a pleasure working with him all these years. If we needed anything, he would do it for us. It's a great loss. He's really going to be missed."

Along with storing and distributing tournament gifts, Vierra was responsible for administrative supplies, as well as materials provided by the sponsors.

"It will be awfully hard to fill his shoes," said Salinas resident Don Thomas, who will take over for Vierra. "He had 100 percent pure dedication to whatever he did. I have a lot to learn. He was a close friend and I'll miss him like a brother. This is a real difficult time for me."

Born Sept. 5, 1937 in Tracy, Calif., the Monterey High School and Monterey Peninsula College graduate lived in Seaside for the past 50 years.

Vierra worked for the Monterey Police Department prior to serving as a CHP auto theft investigator. After his retirement in 1986, he worked as a private investigator, specializing in auto insurance fraud.

In addition to the AT&T Pro-Am, Vierra gave 20 years of volunteer service to the Sports Car Racing Association of the Monterey Peninsula (SCRAMP) at Laguna Seca. He also volunteered for three U.S. Open golf tournaments held at Pebble Beach Golf Links, plus Salinas rodeos and airshows and St. Vincent de Paul Food Bank.

Last year, Vierra remarked that he could never just sit at home and "twiddle my thumbs." Dedicated to volunteerism, he said, "I plan to continue until I'm not able to. I love it, I really do. It's work, but it's fun."

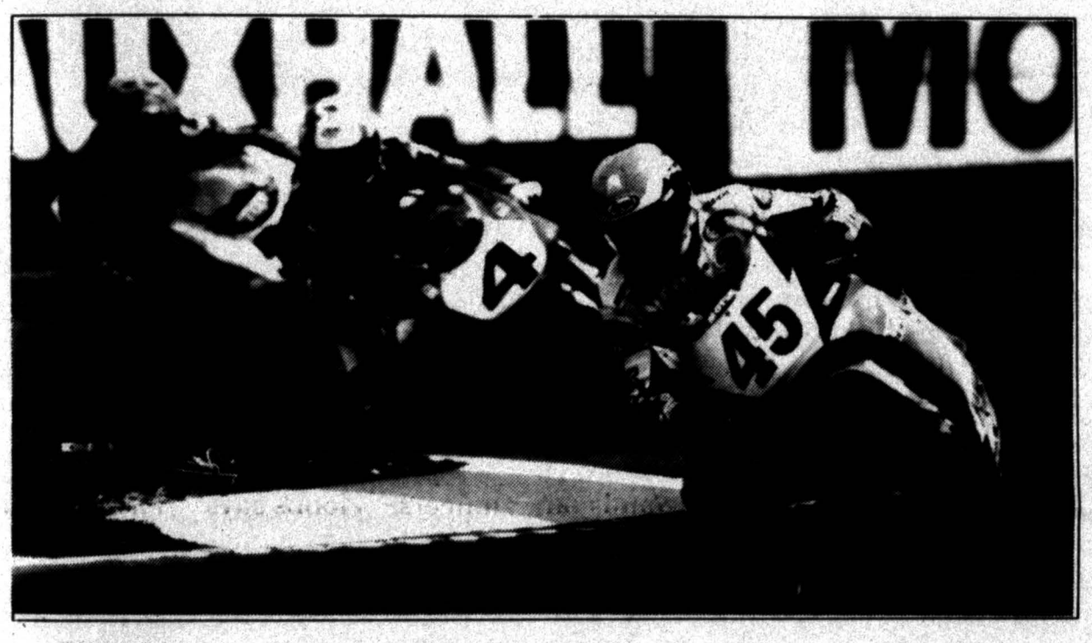
PHOTO/PINE CONE FILE

Don Vierra in a photo taken in January.

Vierra is survived by his wife, Laura; a daughter, Ann Marie Pagan of Seaside; two sons, Charles of Seaside and Robert of Hollister; two brothers, Richard of Gustine and Les of Sonora; four sisters, Rosalie Dilulio of Bosier City, La., Jacqueline Rockwell of Monterey, Marlene Rose of Clear Lake and Carol Johnson of Oakley; his foster mother, Mabel Barnes of Oroville; his stepfather, John Goins of Marina and three grandchildren.

His mother, LaVerne Goins, died earlier this year.

Superbikes here this weekend



The lone U.S. stop on the World Superbike Championship circuit will be made this weekend at Laguna Seca Raceway. The action begins Friday and peaks on Sunday. Race hotline: 648-5100. Ticket information: 1-800-327-SECA.

Dinner with Author

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Editorial

Dam debate complex enough without conspiracy theories

MUCH CRUMBLING has been heard following the State Water Resources Control Board's decision (finalized July 6) that mandates the Monterey Peninsula make up for pumping the Carmel River dry.

And it is understandable considering the far-reaching nature of the decision.

People whose lives rely on the construction and real estate industries fear new moratoria and the prospect of total stagnation, particularly if the $100 million New Los Padres Dam is not approved by voters in November.

Area governments are concerned about shortage. A simple application for a remodel or a new home could be put on hold for years.

Cal-Am — the responsible party for the river overpumping — complains that the state's numbers don't reflect its practices. The company hopes for revisions.

Environmentalists, particularly among the Ventana Chapter of the Sierra Club, oppose the project and argue that this identified solution will induce growth.

These reactions follow the state board's ultimatum to the Monterey Peninsula community, with the two choices being:

■ The dam — which would allow for massive "timed releases" to guarantee river flow, improve steelhead habitat and provide other environmental benefits as well as a small amount of water for other purposes.

■ Alternative water projects — so long as the overpumping deficit (10,730 acre-feet) is made up.

As we report this week, Monterey Peninsula Water Management District and Cal-Am officials view only the first option as being viable, and Cal-Am is likely to pursue on its own what the area's voters could reject.

What is disturbing is hearing certain dam opponents act as though the whole turn of events has been worked out in some sort of plot to forward the dam, development and money interests. They say "it couldn't be coincidence" that the decision on water rights follows so quickly behind major permit landmarks for the dam, and so closely before the ballot.

Some foes of the dam have concluded the state board must be in cahoots with the MPWMD board, on which six of seven members are eager advocates of the dam.

We, however, believe interagency *cooperation* to find a local solution to this area's water problems should not be mistaken for *collusion*.

Whether or not one agrees with her platform on the dam, MPWMD board chairwoman Fran Farina is correct when she says the conspiracy theorists have not understood the process that has led up to this point.

For starters, there have been simply too many agencies representing disparate goals for there to be a conspiracy.

For example, some half dozen agencies reviewed and approved the program for timed released to revive the river and boost the steelhead population. Were development goals at the heart of their decision making? Could they all be linked to some conspiracy?

Where's the evidence?

The evidence does not support the conclusion the state board was selling out to anyone. To the contrary, members could have shut their eyes to the environmental degradation. Instead, they took decisive action and imposed a cease and desist order on harmful pumping practices.

Ironically, it was the Sierra Club that, in 1987, lodged one of the four complaints against Cal-Am for what it was doing to the river. Its fears about growth inducement from the big project should be allayed by the knowledge that only 3,381 acre-feet — a fraction of the dam's total output — is slated for new connections.

The state's decision, which has caused grumbling from nearly all quarters, could not be part of a secret agenda. To believe so is to buy into just

Letters to the Editor

Letters should not exceed 350 words and are subject to editing. Letters must be typed and include name, address, telephone number and signature. Those that have previously appeared in other publications will be given last priority.

There are alternatives

Dear Editor:

The Monterey Peninsula Water Management District board members who favor a big new dam are now saying there is no alternative. Or, in other words, why bother to vote?

They are hoping to fool the confused public into staying home and letting someone else decide their fate. Who is the "someone else"? The development cartel, of course.

Why are they so in favor of a big dam at all costs? It will be obsolete before it is paid for!

They have known for a decade about the problem of illegal pumping by Cal Am (and the MPWMD is still issuing permits for chain hotels and restaurants in Monterey). The district says it has 188 acre feet to give out for more development, and in the same breath says there is an emergency.

Big development isn't hurting. They just keep on pumping. Could the water managers be trying to create a more severe water shortage to promote the dam? They issue more permits on one hand, and cry shortage on the other.

There are alternatives to a big, expensive dam. But these entrenched bureaucrats are unwilling to deal with realistic solutions. A dam is simple. Get the public to vote for a bond issue and then say, "we made a mistake, it's going to cost more after the final studies are done." So the public will be blackmailed again and the developers will benefit again!

These people have proven they believe the end justifies the means. I say you can no longer believe anything they say!

The dam is big business as usual. Desal, conservation, retrofit and wastewater reclamation are sensible solutions to the water problem for area residents and can be done now.

Charity Crane
Carmel Valley

Debt of gratitude

Dear Editor:

As a victim of a house fire here in Carmel, I would like to extend my true thanks to the Carmel Fire Department and the American Red Cross, who were there for me in a time of need.

Christian Viollaz
Owner, Chez Christian restaurant
Carmel

Rita's cats need help

Dear Editor:

We are a non-profit organization for felines that has spayed and neutered more than 1,200 cats in this area. We feed strays every day.

We need cat food, money and adult cat feeders. Even part-time help would be welcome. We belong to the Cat Caring Connection in Tiburon, Calif. They cannot help, due to problems in their own area.

We are overwhelmed with our own medical costs and the cats are on our minds and in our hearts. We don't like asking for help but we have no choice now.

Tax-deductible donations should be made out to Cat Caring Connection and note that it is for "(Rita) Deroche cats in Carmel." Rita, as many are aware, is known as the "Cat Lady of Carmel." But Rita, who has never asked for anything in return, now needs our help caring for the cats of Carmel.

Won't you help our four-legged creatures?

Rev. Susan Ashley
Carmel

(Editor's Note: Donations can be mailed to Rev. Ashley at P.O. Box 792, Carmel, 93921. If you'd like more information, call her at 625-6466.)

Pronunciation guide

Dear Editor:

I can't stand it any longer. After 23 years of living on Carmelo Street, just three blocks south of the street that limits the city of Carmel, I must know the answer to this question: "How do you pronounce the city limit street?"

Is it Santa Lucia (lou-see-a) or is it Santa Lucia (lou-chee-a)? One can hear it either way. Does anyone really know?

Kenneth Bullock
Carmel

A solution to TOT approach

Dear Editor:

Carmel voters deserved to decide the transient occupancy tax issue, just as voters in Monterey did in their city.

Even as the council majority and city attorney have continued to justify their action through verbal gymnastics, they are at best violating the spirit of the law.

If the council ever decided to reconsider and listen to the voters, and if it were to fail (not at all a certainty), the innkeepers could simply donate the equivalent one-half percent of their room rates to a fund to be used for marketing Carmel.

If the business community is as committed to this plan as we are told, city hall shouldn't have to be their banker.

Clayton Anderson
Carmel

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Inside Politics

By FRAN FARINA

State water board decisions — why did they happen now?

WATER FROM the Carmel River is the source of about 80 percent of our community's water supply. Two weeks ago, the State Water Resources Control Board (SWRCB) took two important actions that affect the river basin and water supply for our community.

■ First, the state determined that 10,730 acre-feet of water, about 69 percent of Cal-Am's annual production, is being taken without a valid permit. Reductions in water production from the river basin and other actions to reduce the adverse effects of pumping on the river basin were ordered by the state.

■ Second, the state approved the Monterey Peninsula Water Management District's (MPWMD) application for a water rights permit for the proposed New Los Padres Water Supply Project. The SWRCB concluded that the project would provide a legal source of water to the community, improve drought protection and correct existing environmental damage along the river.

Fran Farina

Why did these two actions occur at the same time?

Long history to river issues

The waters of the state, including the Carmel River, belong to the public. The SWRCB is the authority that determines which waters are within its jurisdiction — who has the legal right to take water, how much can be taken, and when can it be used.

As early as 1981, the California Department of Fish and Game questioned whether water pumped from wells adjacent to the Carmel River should be within state jurisdiction. The answer is based on whether a slow-moving underground stream ("underflow") exists. In a 1981 letter, the SWRCB stated that the underflow issue must be "explored in detail" when the MPWMD submits an application for a long-term water supply project.

In 1982, the district filed a water rights application for the then-proposed New San Clemente Dam, which was amended in 1989 to the 24,000 acre-foot New Los Padres Project. In the meantime, the district and Cal-Am worked with the state water board to develop operating guidelines to help reduce the environmental effects of pumping municipal water wells.

Beginning in 1987, the Carmel River Steelhead Association, Ventana Chapter Sierra Club, Residents Water Committee and California Department of Parks and Recreation filed formal complaints against Cal-Am alleging that it was illegally taking underflow of the river and harming the river environment. These groups asked the SWRCB to take immediate action to correct this situation.

The SWRCB also is required to protect the "public trust resources" (fishery, wildlife, recreation and aesthetic values) of the river. Based on hydrology data on the river, the MPWMD realized that a state determination of underflow was quite possible, and could lead to action with serious effects on the community's water supply.

The MPWMD took several actions to protect the community:

■ It asked the SWRCB to hold off on a decision on the four complaints until a long-term solution could be developed;

■ It worked with Cal-Am, Fish and Game and the Steelhead Association to develop an "interim relief program" (later replaced by a five-year mitigation program) to help reduce environmental damage; and

■ It designed the New Los Padres Project to provide enough streamflow to correct environmental damage along the river *and* provide adequate community supply, assuming Cal-Am had *no* water rights.

By 1992, the state could no longer postpone hearings on the complaints. The MPWMD provided extensive testimony showing how the New Los Padres Project would solve the problems raised by the complaints, and asked for a delay in the decision until the Final EIR on the project was completed.

A second set of hearings was held in 1994 following the certification of the Final EIR. Based on this information, the state issued its draft decisions in June 1995 and finalized them on July 6.

The SWRCB could have held hearings in 1987 and issued a decision many years ago. Because no solution was available at that time, the only apparent options would have been a building moratorium and mandatory rationing.

Based on the requests of the MPWMD, the state waited until a local solution was available to solve our community water supply problems.

Fran Farina was first elected as a director with the Monterey Peninsula Water Management District in 1991. She currently serves as board chair.

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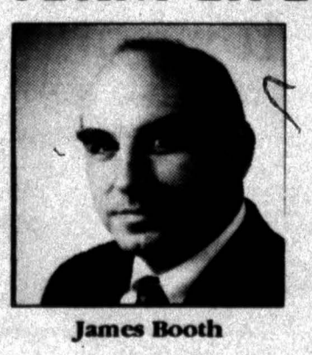

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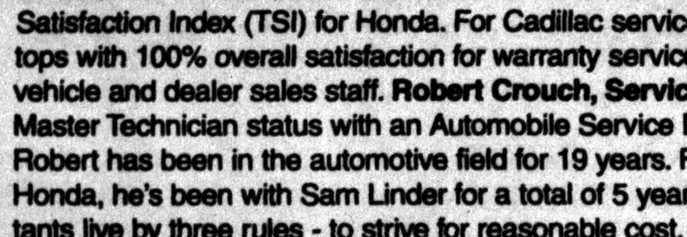

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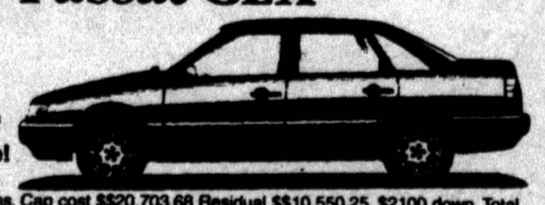

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WESTER 394-6801 SEASIDE

BACH BEGINS WITH A BANG!

Critics say first three concerts start festival off right

■ Opening Night Concert: Eclectic mix of Bach stylings makes for entertaining show

By LYN BRONSON
Pine Cone Music Critic

THROUGHOUT THE years there have been many opening nights at the Carmel Bach Festival under leaden skies with chilly temperatures. But, after five glorious, sunny days on the Monterey Peninsula, the powers above continued to look down favorably on us last Saturday night at Sunset Center in Carmel and gave us a warm, pleasant evening.

With the brass choir providing a festive half hour of musical preludes preceding the program and the colorful tent pavilions selling refreshments and musical novelties, the capacity crowd was in a happy mood.

And, they were not to be disappointed. The evening's program began with an exciting performance of Bach's *Brandenburg Concerto No. 3.* Tempos were brisk, the playing was stylish, the musicians played wonderfully well together and the work gathered momentum as it progressed to its

See OPENING page 31

■ 'Christmas in July': All involved do outstanding job with Bach's famous oratorio

By NATHALIE PLOTKIN
Pine Cone Music Critic

CERTAIN CARMEL Bach Festival traditions are immutable, but others are not. Sunday afternoons have invariably been the climax and musical pinnacle of the festival and have been made this way through the superior achievements of the Chorale and the Chorus. They have been a constant factor, indeed the backbone of this undertaking, and this is still the truth.

This year, however, under the stewardship of conductor Bruno Weil, another tradition has been not so much changed, as expanded. Now, added into the traditional rotation of the *B Minor Mass* and the *St. Matthew* and *St. John Passions,* is the performance of the *Christmas Oratorio, BWV 248* (all six parts of it).

That a gratified audience enjoyed this innovation was demonstrated by a long-lasting and vociferous standing ovation at the conclusion of the three-hour-

See ORATORIO page 31

■ 'An Evening with Janina': Fialkowska doesn't need to prove she's a piano virtuoso

By LYN BRONSON

Janina Fialkowska

ON DAY three (last Monday) of the Carmel Bach Festival, the evening recital at Carmel's Sunset Center was devoted to the pianistic wizardry of Bach Festival perennial pianist Janina Fialkowska.

It is interesting that among the great pianists, some like Claudio Arrau and Jorge Bolet began to slow down and become more profound in their mature years, while Josef Hofmann and Simon Barere tended to play

See FIALKOWSKA back page

Rodeo rides again . . .

Carmel Valley singer, guitarist and recording artist Bobby Pinson is among the entertainers for the 85th California Rodeo Salinas, which begins today and goes through Sunday. Pinson will play Friday; on Saturday, it's the Smokin' Armadillos. Both shows begin when the day's Rodeo events cease and continue until 8 p.m. General admission is $5, and VIP reserved seating is $15. Other entertainment includes cowboy poetry at 7:30 tonight, square dancing and Western dancing at 8 p.m. Friday, a daily horse parade at 12:15 p.m. through downtown Salinas, and Pow Wow Dancing at 5:30 p.m. daily. For a full schedule of events and locations: 757-2951.

Carmel writer pens play with a different twist on Pocahontas story

By DEBORAH SHARP

A PROJECT five years in the making has come to fruition just in time to challenge the current Disney-driven *Pocahontas* mania and can be previewed this Sunday at the Park Lane in Monterey.

Local playwright Jean Marie Ackermann began work on her two-act musical, *Pocahontas in London,* in 1990 because she wanted to celebrate historic women and decided to start with one of the first remarkable women of the New World. Her research led her to conclude that Pocahontas probably did not save the life of Captain John Smith or spend much of her short life romancing him, as the Disney film suggests.

Instead she was, according to Ackermann, a

See POCAHONTAS page 34

This detail from a Bettman Archive painting depicts the marriage ceremony of Pocahontas (center).

'Into the Woods' conductor goes from classical to Sondheim

Bill Riddlespurger

By DEBORAH SHARP

FROM SOUTH Georgia to Tallahassee to Cincinnati to Freiburg, Germany to Saskatchewan to Duesseldorf to Tennessee to Pacific Grove, Bill Riddlespurger is definitely the right man in the right place this summer as the conductor of the Forest Theater Guild's production of Stephen Sondheim's *Into the Woods,* running through Aug. 6..

The veteran music man is drawing on all his previous experience to conduct tunes that are seemingly far removed from his past training.

Is he enjoying it?

"Yes, surprisingly so," Riddlespurger said. "Sondheim is fascinating. The musical is more like an opera. The fact that it deals with fairy tales is an illusion. It is composed in such a way that the fairy tale characters develop in the music. It's a score you can study."

See RIDDLESPURGER page 34

Corn — an important part of America's culinary heritage

LAST MONTH I drove across the United States in a 26-foot diesel U-Haul truck towing a 12-foot trailer (the truck was the kind that is so big the steering wheel is perfectly horizontal, like a bus'). I sold my house in Portland, Maine, packed up all my belongings, climbed up into the cab and headed west.

I arrived in Boulder four and one half days later, we unpacked promised items at my eldest daughter's house, picked up my other daughter and 1 and 1/2-year-old granddaughter and got back on route 80.

We unloaded more stuff at their San Francisco apartment, said goodbye and headed down the coast to Carmel. After 3,500 miles I am here, settling into my dear little canyon house and already living happily ever after.

Dropping down from Maine to the Massachusetts Pike and then on to the New York Thruway, I was initially quite terrified of driving this monster rig all by myself across the country.

However, this column is not a travelogue but about cooking, so let me tell you about corn, the acres and acres of corn I saw.

Coast to coast corn

On my passage westward I drove through the corn belt. Beginning in upstate New York, where the fields are interspersed with vineyards, corn is grown all the way across our magnificent country, right up to eastern Colorado. By mid-June, the corn I observed was as high as a pelican's beak, promising shortly to measure up to the proverbial elephant's eye.

Corn is the most important agricultural crop grown in the U.S., generating a higher revenue than all the wheat, oats, barley, rice, rye and sorghum crops combined. As a matter of fact, two-fifths of the world's corn is grown in America; China ranks second.

Corn is a cereal, as it is grown for its edible seed and belongs to graminea, the grass family. Wind-pollinated corn is a monoecious plant, possessing both male and female flowers.

Wild corn, or maize, was gathered and eaten by Indians in what is now Mexico over 10,000 years ago. It has been documented that the tribes began cultivating it around 5,000 B.C. Today there are over 1,000 varieties of corn. Wild corn no longer exists; instead, kernels must be removed and placed in the soil for the plant to germinate.

But what we forget, now that summer's corn-on-the-cob season is in full swing, is that corn is primarily raised for livestock feed (dent corn), and for industrial processing. As many as 1,000 products found in your supermarket are corn by-products.

Memories

Corn evokes so many good-time memories: clam bakes and corn, corn at summer fairs, and whatever happened to succotash at grandma's house? One of my earliest Sunday morning memories is that of fried corn passed along down through my mother's family. The kernels, fresh or canned, were sautéed in bacon fat until they turned a golden brown, and then served with maple syrup and crisp bacon strips.

Living on the east coast just up the hill from a corn field, we always had a big controversy over whether to add sugar or a splash of milk to the cooking water for corn-on-the-cob. But what we did agree on was that corn must be eaten not more than two to three hours after it is picked, since after that the sugar content rapidly converts into starch.

Grilled corn-on-the-cob is also a long-time favorite of mine. First, remove the silk by skinning the husks halfway down and pulling them out. I must confess I never tried smoking the silk out behind the barn, so I can't report on its pros and cons.

Next, rinse the cob under running water, pull the husks back and tie them in place with a thin strip of the husk. Soak in water for 30 minutes and place on a barbecue grill. Rotate cobs by 1/4 turns until husks char, about 15-20 minutes.

Corn has so many culinary uses and I'm sure you each have your favorite corn recipe. Here is another summer suggestion for corn — off the cob. A dozen medium ears make about 3 cups. Try adding some leftover corn to your next bowl of salsa.

CORN AND WHOLE TOMATOES

4 ripe tomatoes
2 ears of cooked corn
2 scallions, chopped
1 teaspoon capers
1 tablespoon minced parsley
Oil, vinegar and garlic salt to taste

Core and peel tomatoes. Remove pulp and turn upside down to drain. Chop and drain pulp. Cut slices off bottoms of tomatoes so that they will stand upright. Combine remaining ingredients and spoon into tomatoes. Serve cold on lettuce or sprouts.

Deborah Smith's 'Apron Strings' column runs bi-weekly in The Pine Cone.

Park music series continues Friday with Alisa Fineman

THE CITY of Carmel's Recreation Department continues its 1995 *Park Fest*, an annual series of live noon-hour entertainment each Friday during the summer in Devendorf Park (located at Ocean and Junipero), this Friday with singer and guitarist Alisa Fineman.

Free barbecued hot dogs are offered to the kids each week. The free performances are supported by monies from the Mayor's Youth Fund and the AT&T Youth Fund.

More information: 626-1255.

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'Dearly Departed' has audiences rolling with laughter

By ROGER HENWEDGE
and JOAN DRUMMOND MILLER

REVIEW

ONLY A few minutes into Pacific Repertory Theatre's *Dearly Departed* and we were laughing as we relaxed into our seats at the Circle Theater in Carmel and felt the joy that comes from knowing you're in capable hands. The evening would go well!

Smiling, laughing hard, chuckling, we bonded with the rest of the audience into a family as we shared genuine laughs at the funny lines, impeccable timing and comic face-making. We were laughing at another family — a Southern dysfunctional one — as they gathered to pay last respects to their patriarch.

Extremely dysfunctional

This family gives dysfunctional a whole new meaning. Even Geraldo has never interviewed such a batch. From the hymn-singing preacher to the practical widow, this family gathered around the casket looks like a genetic mistake. Dumb, shallow, misguided, hypocritical, self-serving — they're like some morality play about the seven deadly sins come to life.

We, the audience, laugh at them until we are hysterical and weeping, feeling our own sophistication and superiority as we strut proudly into the intermission to compare notes with our superior friends.

But, before the final curtain falls, we are in love. We are in love with a stupid "cracker," a lonely Bible-quoting overbearing mother, a stingy, tongue-tied eldest son who has no idea how to bury a father, a fat old widow who wants to put "mean and surly" onto her husband's headstone, and a hysterically shrill wife who has been betrayed in the parking lot at K-Mart.

Somewhere in the middle of the second act, Ray-Bud, one of the surviving sons, invites the audience to the potluck following the funeral service. We're invited into the family. As in the novel *Ship of Fools,* we suddenly realize that we are part of this human family and some of the decisions we have made in our lives haven't been to swift either.

About the production. We enjoyed the satirical use of costumes, the minimal and inventive props and the humorous and always appropriate background music.

Sid Cato's direction is outstanding. Cato, like Jack Benny, knows that comedy is all timing. He knows when an actor should look and not speak, when pauses are pregnant, when to pull an exaggerated face.

He moves you from the smug, superior laughter of Act I to involved affection at the final curtain by perfectly controlling the pace, not giving you a single moment to think too long on what is happening to you. The Circle Theater, a theater-in-the-round space, is a perfect venue for this kind of personal involvement.

The cast is excellent! They truly perform as an ensemble. Nobody steals the show. Each character captures your attention form the first scene to the last, and every performance compliments the one that precedes it.

Roo Hornady's portrayal of a wife nursing her barely-living husband is a cameo of restraint, displaying how she must distance herself emotionally from her husband in order to survive. Nancy Kocher creates a mother from hell — her unbelievably mobile face expresses emotional overtones impossible to convey with words alone.

And the wives: Suzanne (Maryann Schaupp), nagging, hysterical, guilt-producing; Raynelle (Sandy Williams), the "fixer" who tries to make everything work under impossible circumstances.

When we think of the South politically, our hearts harden as we recall Jesse Helms, the Ku Klux Klan and hate crimes to numerous to mention. But our whole opinion of the South shifts when we think of our tender, loving — yes, even indulgent Southern writers who have given us so much affection. They must be — next to jazz — our most important national treasure.

Go see *Dearly Departed!*

Dearly Departed plays at 7:30 tonight and Wednesday and at 2 p.m. Saturday and runs through Aug. 26. Information/reservations: 622-0700.

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Upcoming MJF features Latin masters, tribute to Mingus

AN EXCELLENT flutist, General Manager Tim Jackson of Monterey Jazz Festival has hired another for main stage action on the Friday night. (The 38th edition will occur Sept. 15-17 at our fairgrounds.)

He's Dave Valentin, much-recorded stylist who'll work with The Latin Legends.

For reasons of their own, Descarga Boricua (Puerto Rican jammers) cancelled. So Tim got on the horn and signed those Legends — Valentin, Larry Harlow, Yomo Toro, Giovanni Hidalgo, singer Adalberto Santiago "and a full supporting cast."

These folks will celebrate traditional Puerto Rican tacks, Tim says. Young Hidalgo's stunning skills as a conguero lead other musicians to call him The Octopus.

More items from MJF headquarters:

■ The Garden Stage roster also had a switch. Spang-a-Lang dropped out; Tim's response was to enlist the admirable Mingus Among Us.

Fronted by bassist Miles Perkins, this seven-piece San Francisco band — plus African drummers and dancers — spotlights writings of the late Charles Mingus. Never dull in any context. On Saturday night at 7.

■ Here's a very special goodie: Tim has hired Papa Jake Stock and his Abalone Stompers to close out Garden Stage doings on the Sunday night.

Papa's band opened the first MJF (1958). This area's jazz patriarch, the octogenerian Jake started playing peninsula gigs in the 1930s. Tim, smiling: "It seemed like a good idea."

■ Tim chatted over the long distance wire with superb composer and arranger Maria Schneider, who was commissioned to write something for MJF 38. "She's making steady progress — it will be a suite of childhood memories. Her parents will be here from Minnesota."

That work will be heard when Schneider conducts her own big band on the main stage. The Saturday night.

■ Arena ticket action goes well — 85 percent sold out right now. Call 373-3366.

■ "I'm not much of a 'theme' person," Tim says. "Let others do the labeling. Some traditional things, some new things — I put together stuff that just feels right."

Indeed.

■ Add arena names: Bobby McFerrin, Chick Corea, Stephane Grappelli, Toots Thielemans, Rebecca Paris, Gene Harris, The Staple Singers, on and on.

Jazz Tides

By JOHN DETRO

A winner from Kansas City

Guitarist Pat Metheny calls Karrin Allyson the best new singer he has heard in 15 years. She blew away critics for the Manhattan and Chicago press.

This woman's exquisite delivery and sound — she has Ella Fitzgerald at the top of her range, Anita O'Day at the bottom, her swinging self in between — must be heard before you build opinions about today's vocal jazz scene. Out of Kansas City, Allyson will do sets this Wednesday night at that Jazz Store alongside KRML Radio in The Crossroads. She and a local trio (Buddy Jones, Bob Phillips, Andy Weis) will start at 7:30.

Seating's limited, so call 624-6431 right away. The door charge includes a wine tasting by Chateau Julien.

Allyson records on the Concord label, and will be onstage at the Concord Jazz Festival come Friday night, July 28. Some other artists who'll work the same bash that weekend: Ray Brown, Louie Bellson, Dorothy Donegan, Scott Hamilton, Poncho Sanchez, Rosemary Clooney, Joshua Redman, Jerry Gonzales. Info: (510) 671-3409.

Short takes

— He has scored several Spike Lee films, but really gets turned on by public performance. Powerful trumpeter Terence Blanchard will lead his quartet into Kuumbwa Jazz Center of Santa Cruz on Monday night.

Starts at 8 p.m. It's $14 advance (Cymbaline Records) or $16 at the door.

For Friday night, vocalist Claudia Gomez will bring her band. This features the pianist and composer Rebeca Mauleon. Just $6 per at the door only.

—Sunday's free blues show at Laguna Grande Park in Seaside will offer the very good Red Beans & Rice plus Tommy Castro Band. Kicks off at 1 p.m. Arts, crafts and refreshments, too.

Meanwhile, Seaside Arts Commission puts out the call in connection with its annual Jazz Art Show. Jazz-themed pieces (two- and three-dimensional art works) will be accepted from 10 a.m. until noon on July 29 at Seaside City Hall Gallery. Details: 899-6270.

—Jazz at The Club House on Cannery Row: Tom Politzer Quartet (Friday night), David Clay Quartet (Saturday night), Monterey Jazz Orchestra (Monday night), Dottie Dodgion Quartet (Tuesday night), Roger Eddy Band (Wednesday night). Call 372-7200 about membership and non-member door costs.

—Swing and jazz. That's the ticket from 5 to 7 p.m. Friday in the Del Monte Center Summer Music Series. Sextet of trombonist Leonard Wood will play this freebie near the fountain.

—Stu Heydon's Blues Persuaders will be at Whitey's in American Tin Cannery on Friday night. Chicago blues.

On Tuesday nights it's Alligator & Bayou Boogie Band.

—The Alan Berman Swing Band will play tonight at Ferrante's atop the Monterey Marriott. Brian Stock, Claude Gilroy, others. Dancing from 8 until 11 p.m. Cover of $5 per.

—Santa Cruz Hot & Cool Jazz Festival will cook from Friday through Sunday at Cocoanut Grove, Sun Room, Ideal Bar & Grill. Such trad troopers as Blue Street Jazz Band, Natural Gas, Last Chance, Professor Plum, Wooden Nickel, Monterey Bay Classic Reunion, more. Badge prices and other details via 728-8760.

—The band Kilauea will play Monterey Plaza Hotel at 2 p.m. Sunday. With Greg Vail and Daniel Ho; Sandy Shore produces. Tickets at Cymbaline Records.

Outdoors on the lower terrace, you can hear various bands from 5:30 to 8:30 p.m. Thursdays and Fridays. Thursdays in July: Van Cortland Trio. Fridays in July: Roger Eddy Band.

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To ask about spaceon this page call 624-0162. Surprisingly low rates!

UCSC professor says play he has written could get him arrested

By ROGER HENWEDGE and JOAN DRUMMOND MILLER

JAMES BIERMAN looks like an affable, law-abiding man. But as soon as we started to discuss his play, we found that appearances are deceiving.

"*The School for Fiancées* is the sort of play I could get arrested for," he said, rather proudly. "It is both a forgery and a plagiarism: a forgery because I deliberately sat down, reread Moliere's major works and then set out to create an imitation I could possibly pass off as one of his originals; a plagiarism because I ruthlessly borrowed characters, situations, events and even dialogue wherever I could.

"For this theft, I not only plundered Moliere's lesser known works, but also *School for Wives* and *The Misanthrope.* While I was at it, I also thieved from Shakespeare, Marlowe, Aristotle and Samuel Beckett."

The resulting stew — one-third Moliere, two-thirds Bierman and assorted other famed writers — is a fast-paced farce filled with mistaken identities, misunderstood directions and mislaid letters.

"I was taught deadly respect for Moliere when I studied at the University of Paris," Bierman explained. "Perhaps it's the ultimate disrespect to try to better him, but since I believe that dramatists are in this world to tear down old boundaries, Moliere would probably approve of my effort."

Written in 1987 and originally entitled *Bad Marriages*, Bierman's work was first performed at the New Rose Theater in Portland, Oregon. In 1990, he rewrote and retitled it and it was performed at the University of California at Santa Cruz. He's presently a professor of theater arts there, teaching play

See ***FIANCEES*** *back page*

Playwright James Bierman (second from left) with the cast of 'Dearly Departed' and director Carey Crockett (back row, third from left).

CALENDAR

Thursday/20

THEATER

Candlelight Cabaret — Spinning Wheel Restaurant, Ocean Avenue at Monte Verde, Carmel, 6:30 p.m., dinner $27. Phone 624-2696.

Godspell — The Wharf Theater, Fisherman's Wharf, Monterey, 8:30 p.m., general $12, children $5. Phone 649-2332; 372-1373. Through Sept. 3.

Into the Woods — Outdoor Forest Theater, Mountain View at Santa Rita, Carmel, 8 p.m., general $10, seniors/students $5. Phone 626-1681. Through Aug. 6.

MUSIC

R.S.T. — The Club House, 638 Wave St., Cannery Row, Monterey, 9 p.m., $5. Phone 372-7200.

The Roger Eddy Band — Cibo, 310 Alvarado St., Monterey, 8:30 p.m.-12:30 a.m., free. Phone 649-81512.

Nice 'N Easy Swing Band — Monterey Marriott, Ferrante's restaurant, 350 Calle Principal, Monterey, 8 p.m., $5. Phone 647-4020.

LECTURES

Native Habitats — "Native Habitats and Exotic Invaders" by Jane Holte, Joey Dorrell-Canepa and Bruce Cowan, Navy Postgraduate School, Glasgow Hall, Room 102, Sloat Street Gate, Monterey, 7-9 p.m., free. Phone 655-4467.

MISCELLANEOUS

Story Hour — Waldenkids, Del Monte Shopping Center, Munras Ave., Monterey, 6:30-7 p.m. Phone 373-5847.

Friday/21

Candlelight Cabaret — Spinning Wheel Restaurant, Ocean Avenue at Monte Verde, Carmel, 6:30 p.m., dinner $27, 9:30 p.m., dessert, $14. Phone 624-2696.

Godspell — The Wharf Theater, Fisherman's Wharf, Monterey, 8:30 p.m., general $12, children $5. Phone 649-2332; 372-1373. Through Sept. 3.

Into the Woods — Outdoor Forest Theater, Mountain View at Santa Rita, Carmel, 8 p.m., general $10, seniors/students $5. Phone 626-1681. Through Aug. 6.

Someone Who'll Watch Over Me — York School Theatre, 9501 York Road, Monterey, 8 p.m., general $11, seniors/students/advance $8. Phone 659-7624. Through July 22.

The Madness of George III — Golden Bough Playhouse, Monte Verde between Eighth and Ninth, Carmel, 7:30 p.m., general $12, seniors/students/military $8, children 12 under $6. Phone 622-0700. Through July 30.

MUSIC

Catie Curtis & Steve Kritzer — Pacific Grove Art Center, 568 Lighthouse Ave., Pacific Grove, 8 p.m., $9. Phone 373-7379.

Tell Mama — Doubletree Hotel, Brasstree Lounge, Portola Plaza, Monterey, 9 p.m.-1 a.m., free. Phone 649-4511.

The Roger Eddy Band — Cibo, 310 Alvarado St., Monterey, 8:30 p.m.-12:30 a.m., free. Phone 649-81512.

Tom Politzer Quartet — The Club House, 638 Wave St., Cannery Row, Monterey, 9 p.m., $5. Phone 372-7200.

Woody Guthrie's American Song — The Western Stage, Cabaret Old Town, 215 Lincoln, Salinas, 6 p.m., $25. Phone 484-9502.

MISCELLANEOUS

Monterey National Horse Show/Cutting — Monterey County Fairgrounds, 2004 Fairgrounds Rd., Monterey, 8 a.m.-3 p.m., free. 625-3333.

Saturday/22

THEATER

Actors in the Adobe — Colton Hall Museum, Pacific between Jefferson and Madison, Monterey, 11 a.m.; Cooper-Molera, Polk and Munras, Monterey, 12:45 p.m., free. Phone 622-0100.

Candlelight Cabaret — Spinning Wheel Restaurant, Ocean Avenue at Monte Verde, Carmel, 6:30 p.m., dinner $27, 9:30 p.m., dessert, $14. Phone 624-2696.

Godspell — The Wharf Theater, Fisherman's Wharf, Monterey, 8:30 p.m., general $12, children $5. Phone 649-2332; 372-1373. Through Sept. 3.

Into the Woods — Outdoor Forest Theater, Mountain View at Santa Rita, Carmel, 8 p.m., general $10, seniors/students $5. Phone 626-1681. Through Aug. 6.

Monterey Bay Theatrefest — Custom House Plaza, Fisherman's Wharf, Monterey, 9 a.m.-6 p.m. Phone 622-0700.

Someone Who'll Watch Over Me — York School Theatre, 9501 York Road, Monterey, 8 p.m., general $11, seniors/students/advance $8. Phone 659-7624. Through July 22.

The Madness of George III — Golden Bough Playhouse, Monte Verde between Eighth and Ninth, Carmel, 7:30 p.m., general $12, seniors/students/military $8, children 12 under $6. Phone 622-0700. Through July 30.

MUSIC

David Cly Quartet — The Club House, 638 Wave St., Cannery Row, Monterey, 9 p.m., $5. Phone 372-7200.

Ned McGowan — Pacific Grove Art Center, 568 Lighthouse Ave., Pacific Grove, 8 p.m., $10. Phone 373-7379.

Night Moves — Doubletree Hotel, Brasstree Lounge, Portola Plaza, Monterey, 9 p.m.-1 a.m., free. Phone 649-4511.

The Roger Eddy Band — Cibo, 310 Alvarado St., Monterey, 8:30 p.m.-12:30 a.m., free. Phone 649-81512.

MISCELLANEOUS

Mid Carmel Valley Street Dance & BBQ — Mid Carmel Valley Volunteer Fire Department, 8455 Carmel Valley Road, Carmel Valley, 6 p.m-midnight, $5 adult, $2 children 12 under. Phone 624-5907.

Chautauqua Hall 25th Anniversary Celebration — Pacific Grove Museum of Natural History, Central and Forest, Pacific Grove, 1:30 p.m., free. Phone 649-3410.

Children's Art Workshop — The Henry Miller

See CALENDAR page 32

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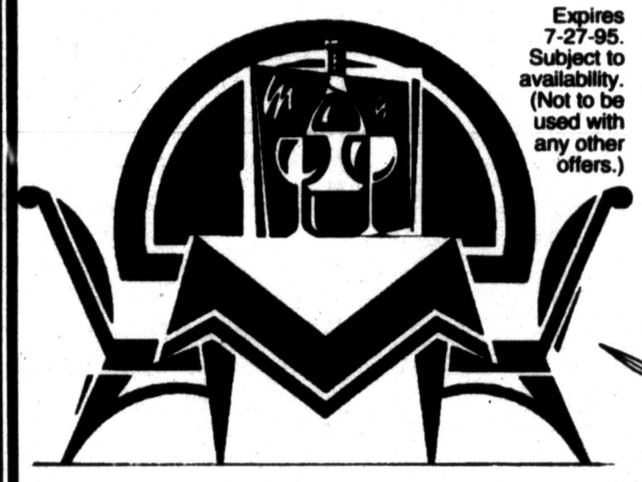

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THE TERRACE GRILL

Monterey Opera's 'La Boheme' shows peninsula has some talented local singers

By NATHALIE PLOTKIN

REVIEW

OPERA IS alive and well on the Monterey Peninsula. Take Puccini's immortal *La Boheme*, add the enchanting ambiance of the Casa Palmero courtyard in Pebble Beach, then mix in the talented singers and musicians of the Monterey Opera Association under the direction of Stephen Tosh and the grand total is a not-to-be missed experience.

In a production sung in understandable English and full of delightful details, yet basic and true to the narrative of the libretto, our own local opera company gave full value to a very well pleased audience during the Thursday evening preview last week. Everything meshed. The voices, acting, staging, setting and costumes all came together to create an artistic result which reflected the sum of the effort put forth by all of the people involved.

Composed in 1896, the opera has withstood the test of time and still touches the heart. The story of the inseparable quartet of young Bohemians (an artist, a poet, a musician and a philosopher) who cheerfully defy hunger and cold and play pranks on the landlord of their miserable attic lodgings is told in a mixture of gaiety and pathos. Two love stories are interwoven with the vignettes showing life in the Latin Quarter of Paris of the mid-nineteenth century.

Lewis twice as nice

Soprano Karole Lewis (Mimi) and tenor Peter Lewis (Rudolfo) were the ultimately heart wrenching, believable pair of young lovers. That their affair was doomed by fate was fact known to the audience, but not to them. Their tragic story unfolded with tenderness and emotional depth.

Mimi and Rudolfo meet and their unforgettable sequence of arias were elegantly set forth. Karole Lewis displayed an easily produced, fine tuned and well supported voice. Her diction was usually a model of clarity. "Mi chiamino Mimi" was sung with affecting clarity and awareness and the third act "Addio" and the main portions of the last act which centers on her, were excellently conceived.

Peter Lewis was particularly effective vocally. He was a fine figure of an operatic hero as he sang some of the most beautiful love songs ever composed. Puccini was very kind to his heroes and Mr. Lewis gave a compelling projection of his music. His anguish at the discovery of Mimi's death was very moving.

Others of note . . .

Musetta, the incorrigible flirt with a heart of gold, became a dazzling character in the portrayal by soprano Nancy Williams. Her Aria "Quando m'en vo" sparkled; her voice was brilliant and shone, and her flare for the role was outstanding.

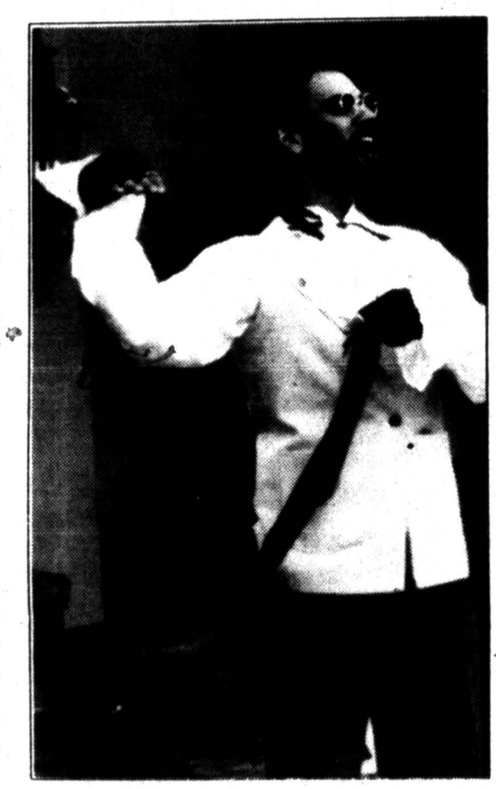
Rudolfo's friends, the painter Marcello sung by baritone Joseph Hazelton, the musician Schaunard sung by baritone Jonathon Martin and the philosopher Collene sung by bass Stan Neff were a delight to watch and listen to. Hazelton in particular made strong contributions vocally and dramatically to the action. He was a stalwart support for the main characters.

Martin was a flavorful and effective Schaunard. His explanation of how he taught a parrot to sing was a comic gem and his characterization was very well worked out. Neff's farewell to his faithful old coat was another touching moment in the score.

Music director Stephen Tosh and artistic director Nancy Williams constructed a coherent and musically valuable production in an intriguing but difficult setting. In addition to her singing abilities, Karole Lewis is also a talented costume and set designer and her work created a strong and believable atmosphere, particularly in the Cafe Momus scene with its colorful throng of choristers and children. In particular, the children should be commended for their lively, polished performance in this scene.

This is an event worth making the trip for!

'La Boheme' will be presented again at Casa Palmero at 7:30 p.m. Friday and Saturday night and at 2 p.m. Sunday in conjunction with Coast Galleries' Henry Miller Art and Music Festival at Casa Palmero in Pebble Beach. More information or tickets may be obtained by calling 649-0335.

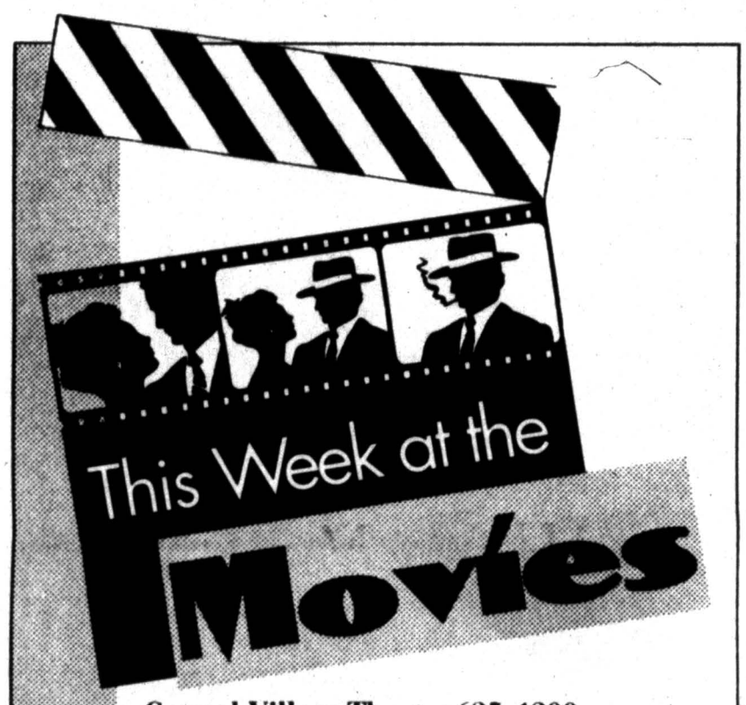


PHOTO/NATHALIE PLOTKIN

Jonathan Martin belts out a song during a 'La Boheme' performance.

Kilauea to play by the bay

Popular 'smooth jazz' group Kilauea featuring Daniel Ho performs at the Monterey Plaza Hotel at 2 p.m. Sunday; saxophonist and sometime Kilauea member Greg Vail opens the show. The recording artists appear under the auspices of KXDC 101.7 FM. Kilauea, hailing from Hawaii, is the third group to perform in the station's 'Concerts by the Bay' series. Upcoming concerts include Boney James, Aug. 6 and Spyro Gyra, Aug. 20. All shows begin at 2 p.m., with doors opening at 1p.m., and tickets are $20 each. Tickets: 998-BASS. Information: 757-2977.



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Closed For Remodeling, Bargain Matinees Sat & Sun

Crossroads Cinema 372-4555
Crossroads Shopping Center
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First Knight 1:00-4:00-7:00-10:00
Smoke 12:40-3:05-5:30-8:00-10:20
Additional Matinees Sat & Sun

Dream Theater 372-1331
301 Prescott Ave., New Monterey
The Postman 5:00-7:30-10:00
Wigstock: The Movie 6:00-7:45-9:30
Bargain Prices Daily Before 6:00

Galaxy Cinemas 655-4617
Del Monte Shopping Center
Hwy 1 At Munras Ave., Monterey
Apollo 13 10:30-1:15-4:15-7:15-10:15
Bridges Of Madison County 4:45-7:30-10:15
Congo 7:45-10:00
Mighty Morphin Power Rangers: The Movie 10:30-12:45-3:00-5:15
Nine Months 11:30-2:00-4:30-7:00-9:30
Pocahontas 11:00-12:00-1:00-2:00-3:00-4:00-5:45-7:30-9:15
The Pagemaster 10:00 a.m.
Under Siege II 10:45-1:00-3:15-5:30-7:45-10:00

Lighthouse Cinemas 372-7300
525 Lighthouse Ave., Pacific Grove
Crimson Tide 12:00-2:30-5:00-7:30-10:00
Die Hard With A Vengeance 1:00-3:45-7:00-9:45
French Kiss 12:30-2:45-5:00-7:15-9:30
While Your Were Sleeping 12:45-3:00-5:15-7:30-9:45
Bargain Matinees Sat & Sun

State Cinemas 372-4555
417 Alvarado St., Monterey
Batman Forever 1:00-4:00-7:00-9:40
Indian In The Cupboard 12:40-3:10-5:30-8:00-10:15
Judge Dredd 12:00-2:15-4:45-7:15-9:30
Species 12:15-2;45-5:15-7:45-10:05
Additional Matinees Sat & Sun

Occasionally we are unable to obtain movie times prior to publication. Please call the theater for times.

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APOLLO 13
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10:30 1:15 4:15 7:15 10:15

CLUELESS
(PG 13) ULTRA STEREO
10:45 1:00 3:15 5:30 7:45 10:00
NO GATS AFTER 6:00 PM

THE BRIDGES OF MADISON COUNTY
(PG 13) ULTRA STEREO
4:45 7:30 10:15

POCAHONTAS
(G) ULTRA STEREO
11:00 12:00 1:00 2:00 3:00 4:00 5:45 7:30 9:15

SUMMER MATINEE: LITTLE RASCALS
10:00 AM (TICKETS ARE $1.50)

Answers to Last Week's Puzzle

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■ *Opening night . . .*

***OPENING** from page 25*

rousing finale.

In Bach's original score there is no slow movement — only two cadential chords. Harpsichordist Thomas Annand charmed us with a lovely solo improvisation containing some extraordinarily expressive ornamentation and embellishment. It was a brief interlude, but so beautifully performed it was one of the high points of the evening.

Maestro Bruno Weil made his first festival appearance on the podium conducting Stravinsky's *Dumbarton Oaks Concerto*. This work was an interesting program selection since Stravinsky was paying homage to Bach's *Brandenburg Concerto No. 3* by borrowing Bach's opening theme and intertwining into his own 20th-century version of a Baroque concerto grosso. In addition to the strings, several wind players joined the ensemble and gave the work a smooth and powerful performance.

Slight disappointment

The Bach *Concerto in D Minor, BWV 1052*, which ended the first half of the program, was the only disappointment of the evening. Conducting from the harpsichord, Paul Nicholson gave a virtuoso performance of the solo part, but the instrument used in the performance was so weak it was audible only when the strings were tacet.

The other problem with this performance was such rapid tempos in the fast outer movements that the ensemble was ragged and Nicholson had to scramble to get through the cadenza in the last movement. This was a performance which would have benefited from the strings playing more softly and Nicholson choosing slower tempos.

After intermission we heard a performance of Bach's *Cantata No. 213*, "Hercules at the Crossroads." Joining Bruno Weil, the festival orchestra and the Chorale were the evening's fine soloists, mezzo-soprano Catherine Robbin in the title role, soprano Rosa Lamoreaux as "Pleasure," tenor David Gordon as "Virtue" and baritone Sanford Sylvan in a brief cameo appearance as "Mercury."

This secular cantata is not a major work from the pen of J.S Bach, but it has some wonderful humorous moments as Hercules receives counsel from an echo off-stage (beautifully sung by soprano Virginia Gnesa-Chen from the balcony). Also significant about this work is the fact that Bach recycled some of the thematic material in the *Christmas Oratorio* which audiences would hear the following day.

The Carmel Bach Festival's program book is on sale before each performance. In addition to a wealth of information concerning the Festival staff and artists, it contains extensive program notes for each work on the program, and these notes are invaluable. Anyone not having read the notes on the "Hercules" Cantata would derive only a portion of the sense of what is going on. If you don't regularly purchase one, you will be amazed how much it will enrich your comprehension and enjoyment.

This program will be repeated at 8 p.m. this Saturday and Saturday, July 29 in the auditorium at Sunset Cultural Center, San Carlos between Eighth and Ninth in Carmel. More information: 624-1521.

■ *'Christmas in July' . . .*

***ORATORIO** from page 25*

long musical retelling of the story of the Nativity. Another variation in procedure was the 90-minute intermission between halves to give the audience as well as the performers a chance to recharge their physical batteries.

The six cantatas which make up the oratorio span the three Days of Christmas, the Feast of the Circumcision, the Sunday after the New Year, and the Feast of the Epiphany. There is little drama but much joy in the texts. The music is celebratory, heartfelt and devotional and, as often as not, the major arias and choruses are in three-quarter time. Yes, Bach wrote music that dances.

The Chorale and Chorus were off to a blazing start with the opening "Shout ye exultant" supported by heralding trumpets led by Wolfgang Basch and the festive timpani rhythms of Kevin Neuhoff, and it was a wonderfully produced mood setter for the entire work. When the singers weren't filling the hall with their well-schooled, disciplined, yet ringing joy, they created mellow loveliness in the many chorales and reflective sections which occur in the course of the music. In fact, Bach incorporated two settings of the "Passion" Chorale, ending the oratorio with one setting in an unusual major tonality complete with festive orchestral interjections.

Bach was also particularly generous to the vocal soloists. Tenor David Gordon not only carried the narrative of the story in his usual eloquent style and tone as the Evangelist, but sang his many arias with great understanding and grace. The many melismatic passages were beautifully controlled, both in quality and evenness of delivery.

Angelic

Soprano Rosa Lamoreaux seemed to be generously endowed with music of an angelic coloratura and her sparkle and versatility were very much in evidence. Mezzo soprano Catherine Robbin was given some of the loveliest music in the oratorio and she made the most of it, singing with warm tone and great tenderness. Baritone Sanford Sylvan is a sterling addition to the roster. His rich full bodied lower range was a pleasure to listen to and his sensitive, musicianly delivery of his music was most impressive.

Almost all of the many arias were accompanied by instrumental solo obbligatos and a small continuo group. Taking first honors for his magnificent participation was oboist Bernhard Heinrichs. He had the lion's share of this often difficult music and he was simply superb.

Violinist Elizabeth Wallfisch was also a sympathetic, polished and warm toned participant in a number of arias as was flutist Damian Bursill-Hall. As particularly noteworthy members of the highly important continuo, cellist Douglas McNames and bassoonist Jesse Read were absolutely top notch. In all of these arias the instrumentalists were completely responsible for maintaining balance and ensemble with their vocalists and they displayed their abilities stylishly and artistically.

Lovely soprano Rosa Lamoreaux is just one of the standout singers in the 'Christmas in July' performance.

Maestro Weil was the guiding force of the undertaking, pulling and holding it together with conviction and balance. Wouldn't it be wonderful if this fine performance with these virtuoso participants could be preserved in a recording?

The 'Christmas in July' concert repeats at 2 p.m. this Sunday and on Sunday, July 30 in the auditorium at Sunset Cultural Center, located on San Carlos between Eighth and Ninth. Information: 624-1521.

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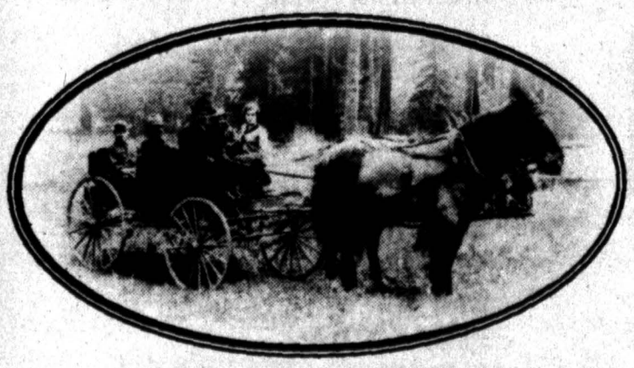

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CALENDAR

CALENDAR from page 29

Library, Hwy 1, Big Sur, 10 a.m.-3 p.m., free. Phone 625-5523.

Cultural History Programs: "The Rumsien Ohlone" — Maritime Museum, Custom House Plaza, Monterey, 10 a.m.-1 p.m., ages 8-11, $10 members, $12 non-members. Phone 375-5740.

Flamenco Dance Workshop — American Legion Post 512, Dolores and Eighth, Carmel, noon-2:30 p.m., $30. Phone 663-2543.

Garlic Braiding — Earthbound Farms, 7250 Carmel Valley Road, Carmel Valley, noon-3 p.m. Phone 625-6219.

Monterey National Horse Show/Cutting — Monterey County Fairgrounds, 2004 Fairgrounds Blvd., Monterey, 8 a.m.-3 p.m., free. Phone 625-3333.

Nature of Art Workshop — The Henry Miller Library, Hwy 1, Big Sur, 10 a.m.-3 p.m., free. Phone 625-5523.

William Matthews Signs "Cowboys & Images" — Thunderbird Bookshop, The Barnyard, Carmel, 2-3 p.m. Phone 624-1803.

Sunday/23

THEATER

Candlelight Cabaret — Spinning Wheel Restaurant, Ocean Avenue at Monte Verde, Carmel, 10:30 a.m., dinner $27, 9:30 p.m., dessert, $14. Phone 624-2696.

Godspell — The Wharf Theater, Fisherman's Wharf, Monterey, 8 p.m., general $12, children $5. Phone 649-2332; 372-1373. Through Sept. 3.

Into the Woods — Outdoor Forest Theater, Mountain View at Santa Rita, Carmel, 8 p.m., general $10, seniors/students $5. Phone 626-1681. Through Aug. 6.

Monterey Bay Theatrefest — Custom House Plaza, Fisherman's Wharf, Monterey, 9 a.m.-6 p.m. Phone 622-0700.

Someone Who'll Watch Over Me — York School Theatre, 9501 York Road, Monterey, 2 p.m., general $11, seniors/students/advance $8. Phone 659-7624. Through July 22.

The Madness of George III — Golden Bough Playhouse, Monte Verde between Eighth and Ninth, Carmel, 2 p.m., general $12, seniors/students/military $8, children 12 under $6. Phone 622-0700. Through July 30.

MUSIC

Kilauea with Daniel Ho & Greg Vail — Monterey Plaza Hotel, 400 Cannery Row, Monterey, 2 p.m., $20. Phone 655-9572.

Monterey Sax Quartet — Outdoor Forest Theater, Mountain View at Santa Rita, Carmel, 2 p.m., free. Phone 624-3996.

Red Beans & Rice — Laguna Grande Park, Canyon Del Rey and Harcourt, Seaside, 1-4:30 p.m., free. Phone 899-6270.

Shay & Michael Black — Maritime Museum, Custom House Plaza, Monterey, 3 p.m., $6. Phone 373-7379.

The Blues Persuaders — Cibo, 310 Alvarado St., Monterey, 8 p.m.-midnight, free. Phone 649-81512.

The Westerleys — The Henry Miller Library, Hwy1, Big Sur, 1 p.m., $5. Phone 667-2574.

Monday/24

MUSIC

Lauri Hofer, Dennis Murphy & Friends — Cibo, 310 Alvarado St., Monterey, 8:30 p.m.-12:30 a.m., free. Phone 649-81512.

Monterey Jazz Orchestra — The Club House, 638 Wave St., Cannery Row, Monterey, 8 p.m., $5. Phone 372-7200.

LECTURES

Life Choices — "Reflections on Life in the Real Lane," by Carla Perez, Thunderbird Bookshop, Whole Life Center, The Barnyard, Carmel, 7 p.m., $5. Phone 624-1803.

MISCELLANEOUS

Graphics & Computer Design User Group Meets — Archer Park Center, 542 Archer St., New Monterey, 7-9 p.m. Phone 622-9429.

Tuesday/25

MUSIC

Dottie Dodgion, Jackie Coon, Marty Haeadman & Bryan McConnell — The Club House, 638 Wave St., Cannery Row, Monterey, 9 p.m., $5. Phone 372-7200.

J.B. & The Nightshift — Cibo, 310 Alvarado St., Monterey, 8:30 p.m.-12:30 a.m., free. Phone 649-81512.

MISCELLANEOUS

Cancer Education Group Meets — Community Hospital of the Monterey Peninsula, Hwy 68, Carmel, 3:30-4:30 p.m., free. Phone 625-4753.

Please make sure that your calendar submissions reach The Pine Cone by noon the Thursday previous to the Thursday publication date in which you would like your submission to appear.

Feast of Lanterns Swim Meet — Pacific Grove High School, 615 Sunset Drive, Pacific Grove, 1:30-3:30 p.m.

Films in the Forest with Tom Hanks — Outdoor Forest Theatre, Mountain View at Santa Rita, Carmel, 8 p.m., $5 adult, $2 children 12 under. Phone 626-1681.

Jr. Rangers Discussion on Native American Indians — Garland Park, Carmel Valley Road, Carmel Valley, reservation required, ages 9-12. Phone 659-6062.

P-FLAG Meeting — Unitarian Church, 490 Aguajito Road, Carmel, 7-9 p.m. Phone 655-FLAG.

Psychic Fair — Thunderbird Bookshop, Whole Life Center, The Barnyard, Carmel, 4-8 p.m., $30. Phone 624-1803.

Story Hour — Waldenkids, Del Monte Shopping Center, Munras Ave., Monterey, 9:30-10 a.m. Phone 373-5847.

Wednesday/26

THEATER

Candlelight Cabaret — Spinning Wheel Restaurant, Ocean Avenue at Monte Verde, Carmel, 6:30 p.m., dinner $27. Phone 624-2696.

MUSIC

Karrin Allyson & The Buddy Jones Trio — The Jazz Store, 236 Crossroads Blvd., Carmel, 7:30 p.m., $20. Phone 624-6431.

The Roger Eddy Band — The Club House, 638 Wave St., Cannery Row, Monterey, 9 p.m., $5. Phone 372-7200.

MISCELLANEOUS

Feast of Lanterns — Opening Ceremonies and Cake Cutting, First Interstate Bank, 569 Lighthouse Ave., Pacific Grove, 1 p.m.

Films in the Forest with Tom Hanks — Outdoor Forest Theatre, Mountain View at Santa Rita, Carmel, 8 p.m., $5 adult, $2 children 12 under. Phone 626-1681.

Ken Kersh Demonstrates T'ai Chi Ch'uan — Thunderbird Bookshop, Whole Life Center, The Barnyard, Carmel, 7 p.m., $5. Phone 624-1803.

World AIDS Day Planning Meeting — Monterey County AIDS Project, 780 Hamilton Ave., Seaside, 7 p.m. Phone 772-8200.

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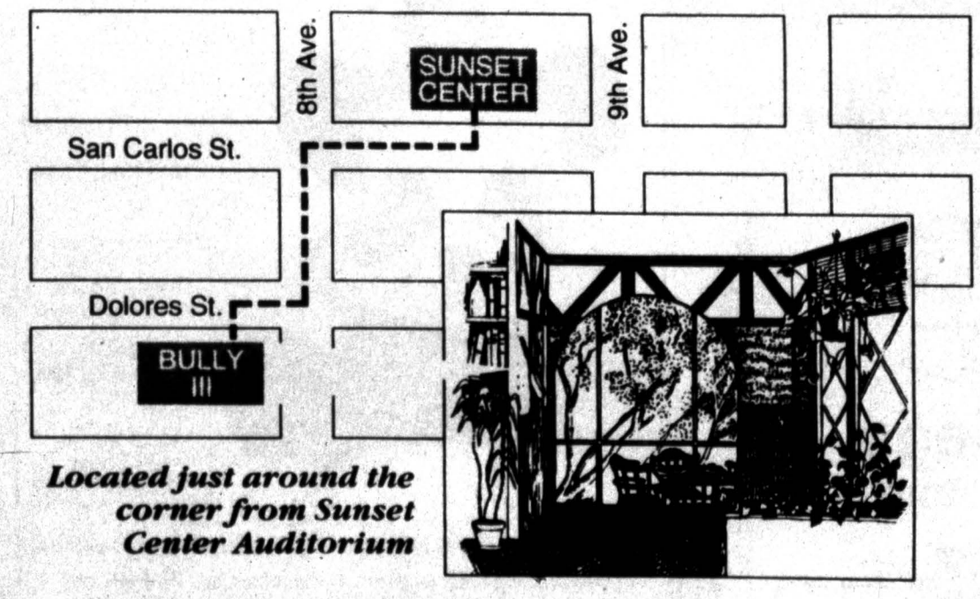

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CURRENT ART EXHIBITS

Alvarado Gallery — Gail Hodin Reeves, paintings, Monterey Conference Center, One Portola Plaza, Monterey. Phone 646-3770. Through Aug. 31.

Ansel Adams Gallery — John Sexton, photography, The Inn at Spanish Bay, 2700 17-Mile Drive, Pebble Beach. Phone 375-7215. Through July 31.

Carl Cherry Center for the Arts — Kazuaki Tanahashi, calligraphy; **Anne Reichardt,** photography, Guadalupe and Fourth, Carmel. Phone 624-7491. Through Aug. 25.

Carmel Valley Manor — Harriet Roudebush, watercolors and etchings, 8545 Carmel Valley Road, Carmel Valley. Phone 624-1588. Through July 31.

Center for Photographic Art — Margaret Weston's Private Collection of Ansel Adams photographs, Sunset Cultural Center, San Carlos and Ninth, Carmel. Phone 625-5181. Through Sept 1.

Concepts — Nancy Linkin, jewelry, Mission and Sixth, Carmel. Phone 624-0661. Through Aug. 5.

Cypress and Fireside Galleries — Gerald F. Brommer, paintings, Dolores between Fifth and Sixth, Carmel. Phone 624-1416 or 624-9561. Through Aug. 8.

Fireside Gallery — Tom Millea, platinum and IRIS prints, Highlands Inn, Highway 1, Carmel. Phone 624-3801. Through Sept. 15.

Gold Leaf Frame Design — Nancy Bartell, photography, Webster and Munras, Monterey. Phone 649-3520. Through Aug. 1.

Hairpin Alley — Tracey Adams, monotypes, San Carlos and Seventh, Carmel. Phone 624-1330. Through July 30.

Lilac Fields Pottery & Gallery — Manon Shapiro and Becky Shultz, sculpture, paintings, basketry, pottery, Monterey Canning Co., 711 Cannery Row, Monterey. Phone 655-0303. Through July 31.

Monterey College of Law — Arlene Vonnegut Nolan, watercolors; **Ken Wiese,** sculptures, 404 Franklin St., Monterey. Phone 659-3933. Through Aug. 31.

Monterey Peninsula Museum of Art — "California Painting 1900-1940: Tonalist, Impressionist and Plein-Air." Through Sept. 3; **"Monterey Life: The Steinbeck Years."** Through Sept. 3; **"Voices from the Fields: Children of Migrant Farm Workers Tell Their Stories."** Through Sept. 10; **"Charles M. Russell: Cowboy Artist,"** Through Sept. 17; **"California Contemporary: A Selection from the Permanent Collection."** Through Dec. 31; **"In Direct Succession: Traditional Photography of the Monterey Peninsula."** Through Dec. 31. 559 Pacific St., Monterey. Phone 372-5477.

Monterey Peninsula Museum of Art at La Mirada — "Nineteenth-Century Naval Folk Art: Woolies and Shadow Boxes." Through July 31; **"The Lure of the Sea: Regional Artists of the Early 20th Century."** Through July 31; **"Chinese Vessels: A Collector's Choice."** Through Nov. 5. 720 Via Mirada, Monterey. Phone 372-3689.

Pacific Grove Art Center — Various Artists, "Arrangements: The Art of the Still Life," paintings, 568 Lighthouse Ave., Pacific Grove. Phone 375-2208. Through Aug. 5.

Pacific Grove Art Center Gift Shop — Doris F. Dyson, recent watercolors mini show, 568 Lighthouse Ave., Pacific Grove. Phone 375-2208. Through Aug. 4.

Raven in the Grove — Nadine Rosin, paintings, 505 Lighthouse Ave., Pacific Grove. Phone 649-6057. Through Aug. 15.

Seaside City Hall Art Gallery — Cheryl Trotter, water colored cyanotypes; **Gloria Shaw,** abstract monoprints. 440 Harcourt Ave., Seaside. Phone 899-6270. Through July 27.

Taylor Made Office Systems — Lorraine Sofia, digital art, 442 Pacific, Monterey. Phone 624-8071. Through July 31.

The Phoenix Shop — Heidi Hybl, paintings, Highway 1, Big Sur (beneath Nepenthe restaurant). Phone 667-2347. Through Aug. 22.

The Vehicle Gallery — Amy Caroll Bernstein, paintings; **Mantak Chia,** posters, 551 Lighthouse Ave., Pacific Grove. Phone 373-0448. Through Aug. 1.

three spirits gallery — Edmund Moody and Linda Purcell Satchell, paintings, Lighthouse and 17th Aves., Pacific Grove. Phone 649-6233. Through July 30.

Thunderbird Bookshop — Susan Jordan, watercolors, The Barnyard, Carmel. Phone 624-1803. Through Aug. 21.

Ventana Gallery — Helen Jerene Malcolm, watercolors, Ventana Inn, Highway 1, Big Sur. Phone 667-2787. Through July 31.

Venture Art Gallery — All Members' Show, Doubletree Hotel, Portola Plaza, Monterey. Phone 372-6279. Through July 31.

Vest Pocket Gallery — George Bowman and Gladys Maddocks Bowman, retrospective of watercolors, pen and ink sketches, Forest Hill Manor, 551 Gibson Ave., Pacific Grove. Phone 657-5200. Through July 31.

Weston Gallery — Tomio Seike, photography, Sixth between Dolores and Lincoln, Carmel. Phone 624-4453. Through July 24.

Zantman Art Galleries — Dante Liberi, paintings, Mission and Eighth, Carmel. Phone 626-8404. Through July 31.

Watercolors by local artist Susan Jordan are on view through Aug. 21. at The Thunderbird Bookshop Cafe. A reception is set for Aug. 4 from 6-8 p.m.

dante liberi

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Monterey Peninsula Guide

Much of conductor's musical expertise was learned at home

RIDDLESPURGER from page 25

Riddlespurger explained that it's been a challenge to adapt the orchestral score, written for 20-plus parts, to a small ensemble of seven or eight players.

"We've done a lot of shifting around of parts. It's a complex score with difficult key signatures and constantly changing tempos. The score shows the complexity of life. Things aren't as simple as fairy tales in real life."

Riddlespurger and his ensemble are equal to the complexities of the score, however, and it's not hard to see why. When a conductor lives a life of music, from Mozart to Prokofiev, the shift to Sondheim isn't a problem.

Learning by doing

Riddlespurger grew up in south Georgia in a house full of 78-rpm recordings. His father was an attorney who liked to sing in his spare time.

"I learned piano by accompanying him," Riddlespurger said. "Exposure to classical music was unusual in that community. Classical music doesn't grow naturally in that environment." But because of his musical upbringing, "by 14 I was so excited by playing that I didn't want to go to school!"

His parents' answer was to drive him 60 miles every weekend to Tallahassee, to Florida State University, so he could take piano lessons. He continued at FSU for his undergraduate studies, minoring in conducting, and then went to Cincinnati University's Conservatory of Music for a master's in Piano Performance.

To finance his graduate education, Riddlespurger worked in opera as a graduate assistant. In 1971, following graduate school, he studied under pianist Carl Seemann at the Freiburg Conservatory on a German Academic Exchange Service grant. "The experience allowed me to break into the German scene," explains Riddlespurger. And he obviously relished it.

After a year in Germany he spent two years in Regina, Saskatchewan, but in 1973 he returned, and settled in Duesseldorf. Working for the Dusseldorf Opera, he found life "interesting and opulent. There were opera performances every night of the year with the exception of five weeks in the summer. Duesseldorf is its own world where the arts aren't considered foreign or strange."

From 1977 until his move to Pacific Grove last November, Riddlespurger taught at the University of Tennessee and Tennessee Wesleyan College and performed as soloist and in chamber ensembles in the United States, Canada and Europe. His travels brought him to the Monterey Peninsula occasionally, and he knew he would love living here.

He has a piano studio and loves the teaching he's doing. His youngest student is 10, and he is willing to take pupils younger than that, as long as their interest and commitment are strong.

Riddlespurger's role as conductor of the Forest Theater Guild's present production won't be his last contribution to the peninsula's cultural life. His next is a piano recital of works by Bach, Mozart, Debussy, Chopin and Prokofiev at Monterey Peninsula College on Sept. 10.

Deborah Sharp is a peninsula resident and free-lance writer.

Pocahontas was one assertive lady, says playwright

POCAHONTAS from page 25

woman of unassuming physical stature but terrific character and intellect, "much above most of her tribe." The daughter of Powhatan, chief of the Algonkian tribes, she and John Smith "recognized each other as superior people," Ackermann said, but Pocahontas left her tribe, became a Christian and married tobacco promoter John Rolfe.

Pocahontas and Rolfe traveled to London in 1616 to promote the colonies and tobacco to James I, who was opposed to smoking. According to Ackermann, "She could meet the king on equal footing and gave as good as she was given. She stood up to him." The play includes a spirited exchange between "the savage" and the king.

Unfortunately Pocahontas was not equal to the rigors of life in 17th century London. Her nine-month winter visit there ended in her death at age 22.

Excerpts of the musical will be read and sung Sunday from 1:30 to 4 at the Park Lane/Hyatt Classic Residence, located at 200 Glenwood Circle in Monterey.

The event is sponsored by Plays in Progress. Casting for the reading is still open. A rehearsal (with snacks provided) is set before the reading.

Information/reservations: 649-8215 or 375-2235.

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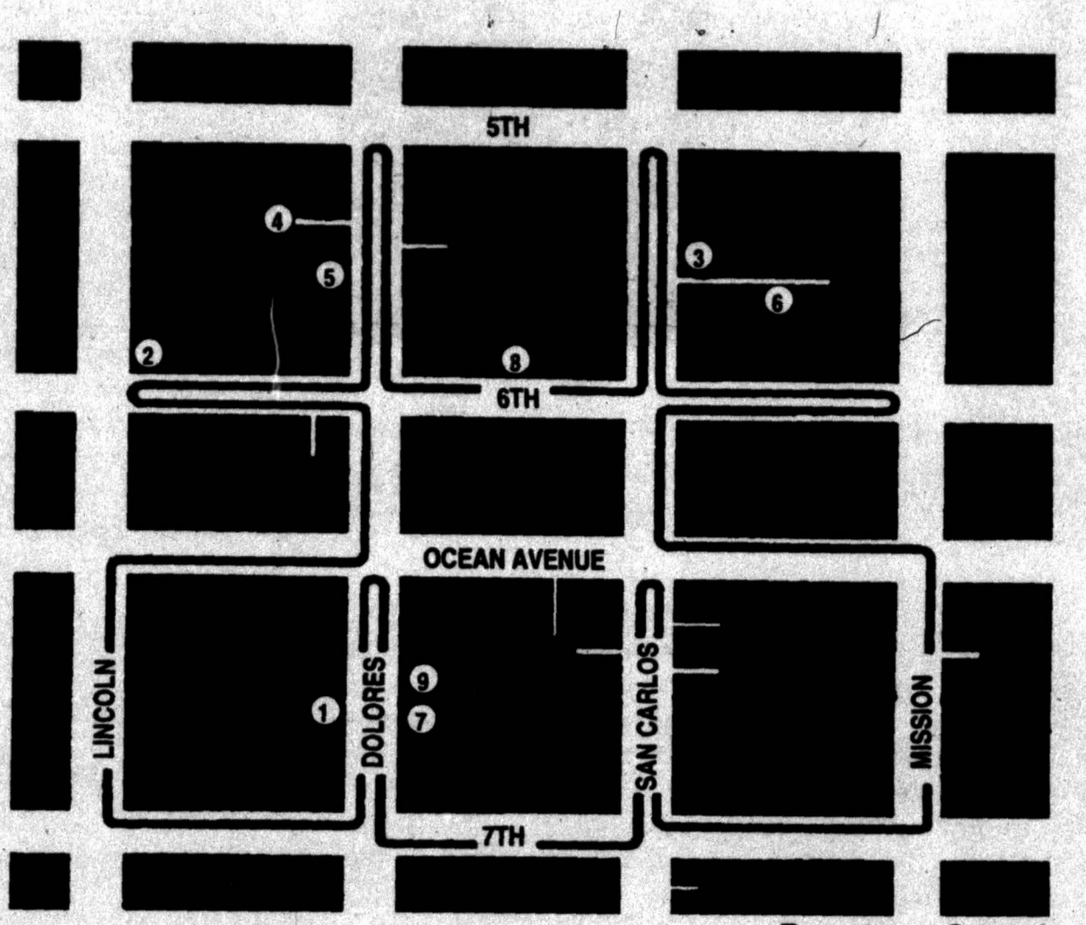
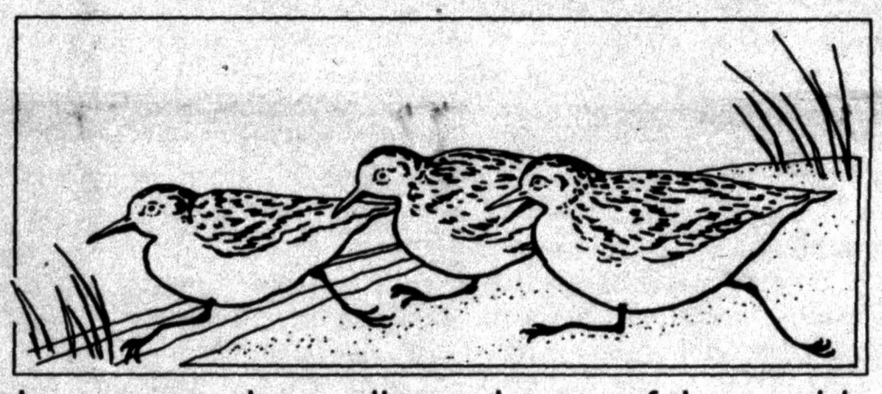


Downtown Carmel

In a spirit of community and in celebration of art, Carmel's world-renowned art galleries and studios are making Friday evenings very special. Welcoming art lovers and collectors from around the world to this haven by the sea, many of the galleries will be open Friday evenings from 6:00 - 9:00 pm for viewing, educational seminars, and festive gatherings. CARMEL ART WALK invites you to enjoy a variety of some of the finest art in the world as you stroll in the cool summer evening air.

40 galleries & studios are participating and can be easily identified by the royal blue CARMEL ART WALK banners hanging outside each location. Experience the relaxed, friendly atmosphere of CARMEL'S ART WALK. Explore the cosmopolitan village charms of this world-class destination. The diversity of galleries & studios open for your pleasure represents artists past & present – from traditional to the avant garde.



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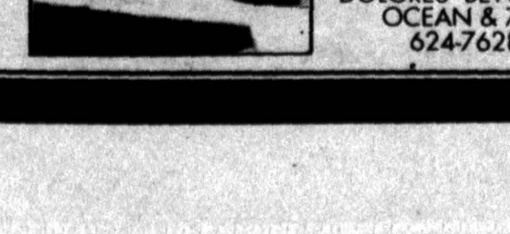

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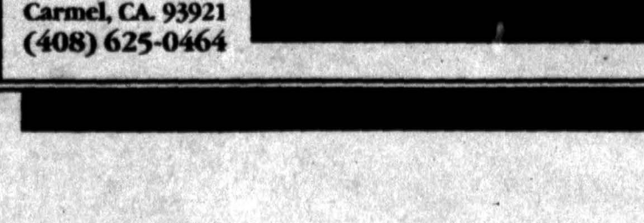

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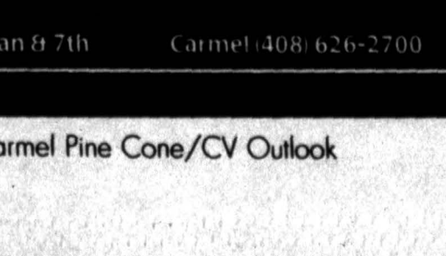

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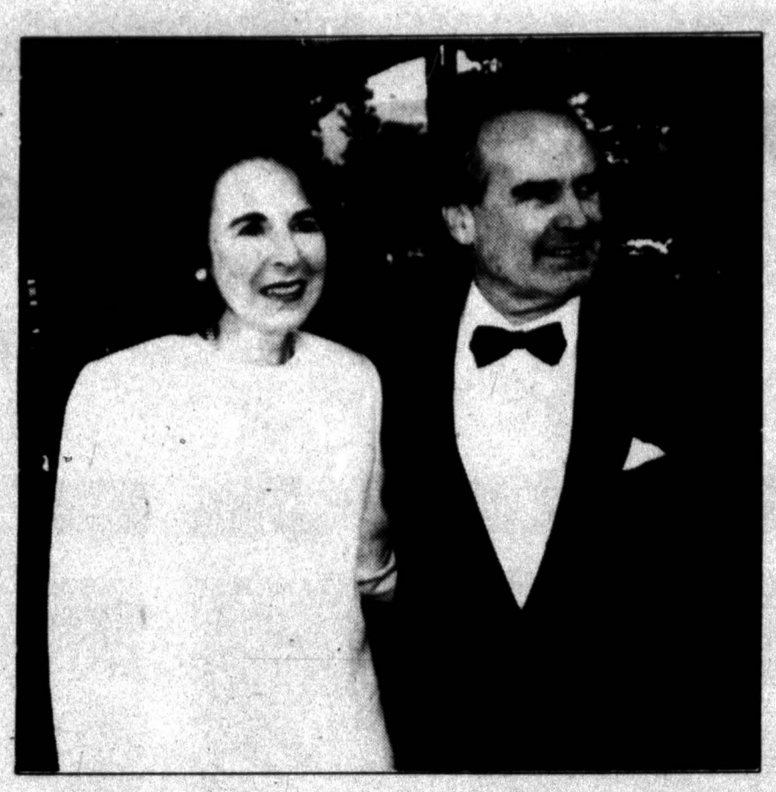
Lee Rosen, president of the Carmel Bach Festival, and his wife Shirley were two folks in the spotlight at the Opening Night Gala dinner and concert party, held last Saturday.



PHOTOS/CHUCK SCARDINA

Marnie and Dick Shooter, both longtime patrons of the Bach Festival, were in style at the Opening Night Gala.

Social Spotlight

By DODIE BARKLEY

No surprise! Bach fest off to a dazzling start

THE OPENING Night Gala of the Carmel Bach Festival is the cultural event of the season.

Here we live in the small community of Carmel, and we don't have to travel to New York, San Francisco or Los Angeles to see some of the most *professional* talents in the entire world.

Conductor **Bruno Weil,** a star in the world of music, is attracting other world-class talents to his side, such as **Raphael and Elizabeth Wallfisch, Paul Nicholson** and **Janina Fialkowska.**

You soon come to the realization that the only difference between degrees of talent is how much work an individual artist is willing to do to perfect his art. That is what we are experiencing every day of the festival's 21-day program, whether it be concerts, talks, chorale works or organ solos.

At the Opening Night Gala on Saturday evening, traditional gowns and black ties and tuxedos filled the halls of the Carmel Woman's Club, located across the street from Sunset Center.

Lee Rosen, festival president, welcomed many of the dinner guests, board members and participants, and promised a super festival. He then introduced festival chorale director, the effervescent **Bruce Lamott,** who excited the audience when he described the new programs being offered, some of which have rarely been performed.

When Lamott speaks, he evinces such a knowledge of music that you feel he visited the towns where the composers lived and got to know them all personally. He is one of the major contributors to the professional tone that abounds at the festival, which has begun its 21-day run.

Following the delicious dinner, offered by Michael's Catering, Rosen led the gathering to the concert hall for a rousing rendition of Bach's *Brandenburg Concerto No. 3 in G Major,* Igor Stravinsky's *Dumbarton Oaks,* and Bach's *Hercules at the Crossroads.*

Don't miss out on the '95 edition of the Carmel Bach Festival — it promises to be memorable. And, remember, some of the best parts are free.

■ A gathering of 'Friends' in Pebble Beach

The fourth hole at Pebble Beach Golf Links overlooks Otter Cove, part of Stillwater Cove. Overlooking Otter Cove is "Otter Echo," the beautiful home of **Patsy Johnson,** which on Wednesday, July 12 is where the Friends of Hospice were invited for its annual high tea and fashion show.

The organization's new officers were introduced and plans for the coming year were outlined.

Patsy's home and gardens were a perfect setting for those parading around in their summer dresses and straw picture hats. **Shane Fuller,** who is just as pretty inside as out, was dressed all in white with a short straw bonnet.

A dazzling array of finger sandwiches and delicious bakery items were served with tea and coffee from silver tea sets in the dining area.

But all of the above was nothing compared to the dazzling facts concerning the income — close to $100,000 — generated by the Friends. Just imagine what $100,000 can do for the Hospice in terms of building, education and research!

Outgoing president **Jerry Prothro** introduced incoming president **Jane Tschannel,** describing her as charismatic and boasting a wealth of expertise. Tschannel, in turn, quipped that Prothro during his term gathered no enemies, but added many "Friends." Everyone laughed and applauded loudly.

Susan Freeland, Hospice director of development, thanked the volunteers and all of the Friends for helping to make the past year so successful. Freeland presented an award to **Brian Kelly,** who was involved with Hospice on all levels.

Margye Neswitz, wearing a Panama straw hat with gorgeous flowers, introduced fashion consultant **Josee Henrard,** who coordinated a showing of the Doncaster Collection of fall fashions. The impressive lineup of models included **Phyllis Hubbard, Lucille Huntington** and her fashion model granddaughter **Claire Huntington, Karen Levett, Susan Draper** and **Marion Robotti.**

■ Bright side of MPMA — The Jesters!

According to Eason H. Leonard, outgoing president of the Monterey Museum of Art (MPMA), it will be "business as usual," and he offered a plea to move into positive years. Leonard was making reference to the recent resignations of several members of the governing board of the Friends of La Mirada (FLM) that took effect July 1.

Leonard's talk came Wednesday, July 12 at a combination chicken barbecue and announcement of new officers in front of approximately 300 members and guests of the Monterey Museum of Art at the La Mirada exhibition building parking lot.

The FLM still exists as an auxiliary of the MPMA, but without officers or a board of governors at this time. Leonard spoke of a healing time and a restructuring of the group with the help of the members at large.

On a brighter side, incoming president **Jess Brown,** who just yesterday announced his candidacy for Congress, spoke about potential slogans. How about "Still alive in '95!" Acting director **Richard Gadd** talked about committees to be reformed such as a decorative arts committee.

Among the new officers elected for 1995-96 were:

See SOCIAL page 37

Serving as models at the Friends of Hospice annual fashion show were Susan Draper, Claire Huntington and Karen Levett.

George Hale from San Francisco was the "center" of attention last Saturday evening at the Bach Festival's Opening Night Gala. Joining Hale for a glass of wine were Helga and Wallace Anker of Yosemite, Pat Jacobs of Monterey and Ann Hale.

Patsy Johnson's home overlooking the fourth hole at the Pebble Beach Golf Links was the site of the Friends of Hospice annual fashion show and tea on July 12. Joining Johnson (far left) were Jerry Prothro, Jane Tschannel and Sandy Ainsworth.

Head Jester Phylis Dennis presents a $7,500 check to Jess Brown, incoming Monterey Peninsula Museum of Art president, during the MPMA's annual meeting and barbecue Wednesday July 12 at La Mirada Museum.

Social Spotlight

SOCIAL from page 36

Jess Brown, president; **Mary Green,** first vice president; **Steve Hauk,** third vice president; **Terri Carlson,** secretary; **Leon Grandcolas,** treasurer; and Leonard, member-at-large.

Head Jester **Phylis Dennis** handed Brown a check in the amount of $7,500 as a donation to the MPMA.

The meeting adjourned and was followed by an al fresco barbecue provided by **Joe Solis** of Monte Vista Market.

■ CV Chamber, CBA mix it up

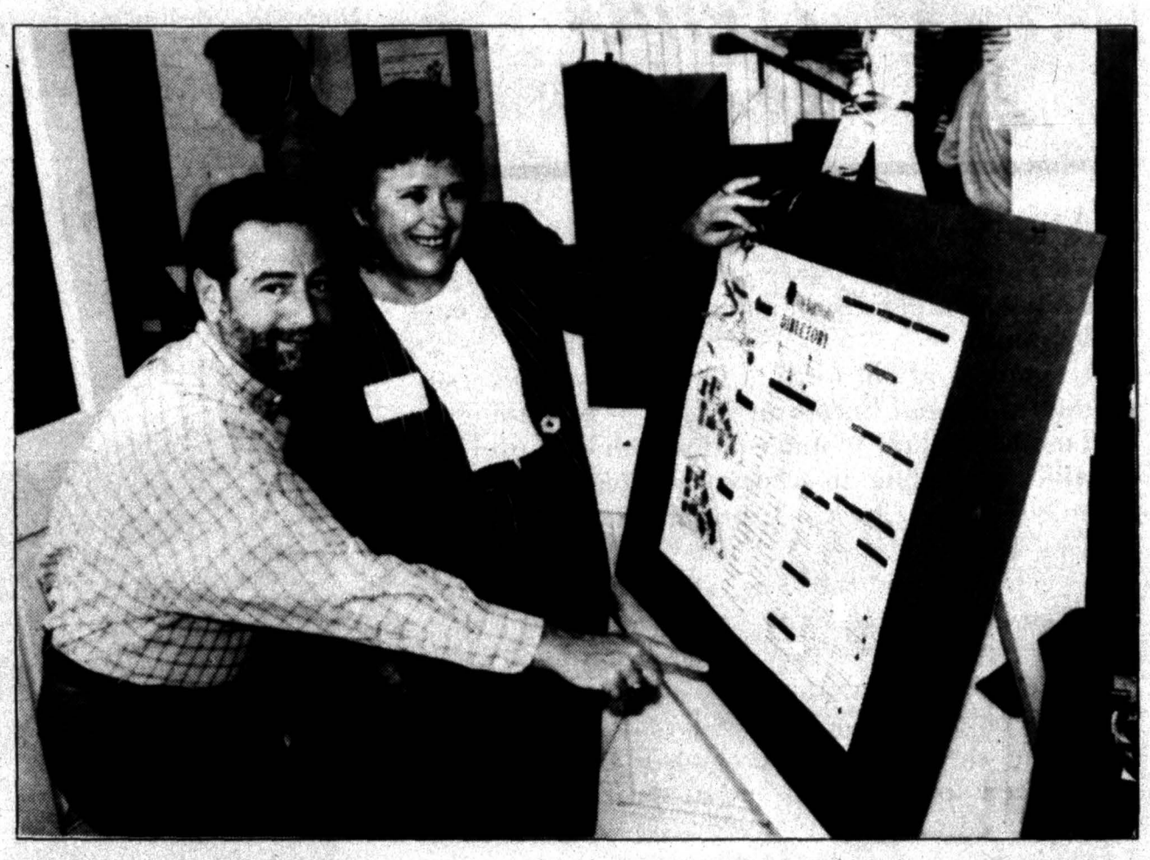
If you followed the colorful balloons that were tied to the railings at The Barnyard last Thursday, you would have discovered they led to the fabulous combination mixer sponsored by the Carmel Business Association (CBA) and the Carmel Valley Chamber of Commerce.

The two groups met in the Community Room, and the mixer was catered by **Jack Silver** of Silver Jones Restaurant, along with wine and sparkling water served by the staff of The Barnyard. Large plates of pizza, spiral macaroni, almond nut salad, chicken, quiche and even cookies found their way into the hands of the crowd, a cross-section of bankers, florists, travel agents, motel managers and ranchers to name a few.

Bill Phillips, The Barnyard's marketing director, indicated this party was the very best yet. Music for the group was provided by the Do Re Mi Music.

Greeting members at the door and presenting them with free wine glasses was CBA staff member **Debby Alexander,** and Carmel Valley Chamber Executive Director **Ann Oliver.**

Dodie Barkley's "Social Spotlight" column appears every week in The Pine Cone. If you have news of social activities, please call her at 626-0514, or write to her in care of The Pine Cone, P.O. Box G-1, Carmel, Calif. 93921.



All signs were pointing to a successful event as Jack Silver of Silver Jones restaurant at The Barnyard and Toni Jepson, executive director of the Carmel Business Association, had some fun during a mixer last Thursday. The event, held in the Community Room at The Barnyard, was a joint mixer between the Carmel Valley Chamber of Commerce and Jepson's CBA.

John Wilson (left), general manager of The Pine Inn in Carmel, talks business with two Great Western Bank representatives — Victoria Lyons and Gary Duffel — at last week's joint mixer of the Carmel Business Association and the Carmel Valley Chamber of Commerce.

"Hair is the halo of the mind."

THINGS TO THINK ABOUT

from Les the Barber of Carmel

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Old European villages — the best form of city life

California Trends

By BRADLEY INMAN

AROUND THE world, architects and town planners are reaching an unprecedented consensus about how cities should be built and improved into the next millennium.

A simple and old form of harmony and diversity — the traditional European village — is shaping up as a model for how to make cities both beautiful and liveable, according to a new architectural exhibit unveiled at the Chicago Cultural Exchange Center last weekend.

Liveable cities in the future will involve mixed-use development at higher densities, which promote friendly human interaction. A more traditional urban planning scheme promises to resurrect civic life through bolder public buildings and to create the good life through more architectural beauty and more green space around and at the center of town life.

Art Institute

Dubbed the "Art of Building Cities," the exhibit and companion conference at the Art Institute of Chicago brought together some of the world's leading architects and urban designers, who presented through plans, models, drawings and photographs, better ways to build public structures, create neighborhoods, design public spaces and construct private buildings.

The conference was put on by the Classical Architectural League, South Bend, Indiana. It is refreshing that the classical architecture crowd, which is generally fond of the big and bold architecture of Greece and Rome, would embrace the village-style theme being advocated by a growing number of so-called "new urbanists." They too are pushing for

See INMAN page 39

Bradley Inman is an Oakland-based syndicated columnist, who specializes in housing, growth, public policy, urban affairs and real estate reporting.

HOUSE OF THE WEEK

This five-acre site overlooks the beach and is surrounded by the fourth, fifth and sixth holes of Pebble Beach. And as you see, the ocean views are captivating.

Thousands of well-crafted words wouldn't describe this site adequately.

At 3217 Live Oak Meadow, it is the only Pebble Beach property on both the ocean and famed golf course.

It includes: three-bedroom main house, 4,430 square feet; two-bedroom guest house, 800 square feet; one-bedroom caretaker's house, 570 square feet; and a 500-square-foot cabin. Five full, two half bathrooms.

The home has a lovely courtyard for thinking golden thoughts that match evening skies.

■ Price: $15,950,000.

■ Contact: Mike Canning, Coldwell Banker/Fox & Carskadon, 625-3300 (O), 644-2873 (VM).

One Block To Town

Four bedroom, 3-1/2 bath modern home close to everything. Living room, dining room combination, paneled in redwood, with wet bar and vaulted ceilings. Kitchen, with built-in appliances, is open and looks into living room. Separate laundry room. Nice decks. Master suites is private and on top floor. Being offered at $410,000.

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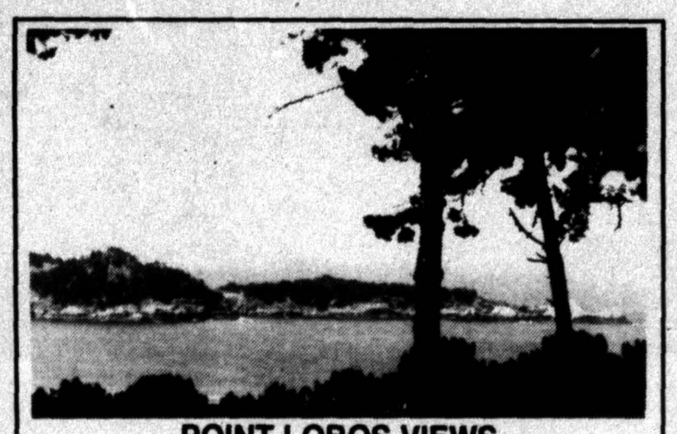

POINT LOBOS VIEWS
Enjoy beautiful ocean views from this spacious 3-bdrm, 2.5-bath home. Convenient Carmel Woods location. 2-Car garage. $459,000.

"THE CUCKOO'S NEST"
Cute 3-bdrm, 2.5-bath Carmel A-Frame. Private deck & spa overlooking a forested canyon. Flexible floor plan with loft-possible bdrm or office. $389,000.

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Architects look to the past for city planning of the future

INMAN from page 38

a more traditional approach to city planning and architecture, which calls for a pedestrian-friendly scale on a grid street pattern with shops, housing and jobs all close by.

Arcane quibbles

At times, the workshop speakers drifted into arcane quibbles about architectural style, and there was widespread criticism of modern architecture. But in many of the exhibits, which covered 17 different countries, similar themes cropped up.

From a town plan in the Caribbean to reconstructing Laviro, Greece, the common elements include mixed-use development where jobs, shops and homes are in close proximity. Many of the plans also call for a town center that is located close to dense housing and urban green space. This notion of contained self-sufficiency also met the conference goals of building cities that are ecological correct.

For example, by compacting growth into smaller villages in the Bahia Rincon area of Costa Rica, government planners hope to better protect the rain forest.

Pictorial summary

A painting by artist Jason A. Montgomery, commissioned for the exhibit, summarizes the values of architecture and design that should accompany city building in the future. It is titled "Effects of Good Stewardship" and superimposes an ideal village picture over a failed contemporary city scene.

According to the exhibit organizers, the painting and the overall exhibit were intended to send several messages:

- Criticizing suburban-style sprawl and supporting the notion of green belts; there should be "a healthy distinction between country and city."
- There should be a proper relationship between what we build, connecting "culture, politics and the physical environment." This idea supports well-planned mixed-use developments, where thought is given to the entire community before different pieces are randomly built, unconnected to the next phase.
- In the ideal city, "architecture should establish the appropriate criteria for the use of technology instead of architecture serving technology." In the past, good design has often taken a back seat to expedient private building interests or out-of-control growth pressures resulting in ugly buildings and sloppy community plans.

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MONTEREY: A place in the sun! Easy living plus golf course views from this 3 BR, 3 Bth ranch style home...many extras! **$495,000.**

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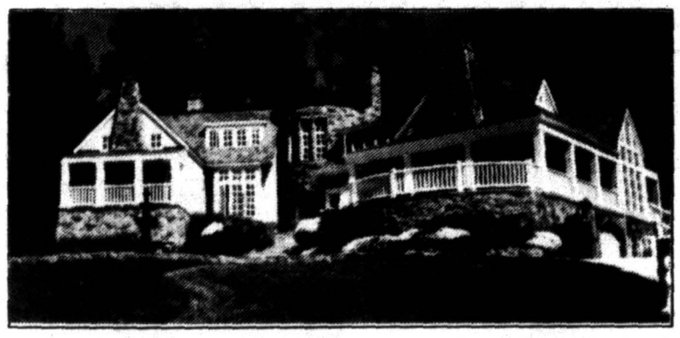

The lovely stone terraces and country garden make this a most inviting home. Wonderful mountain view. 4 bedrooms, 3.5 baths. Small separate cottage contains the library. Many special amenities. If you prefer, call for a private showing. $1,385,000.

Dir: East of Highway 1 on Carpenter. Cross Outlook Dr. and continue to gated community.

Dorothy Steiner, 626-3302, 594-0249
Ocean Aveue Realty, 625-1343

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Freestanding townhome. Lovely, 2 bedrooms, 2.5 baths with views of the golf course and mountains beyond. RECENTLY REDUCED TO $375,000.

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CARMEL VALLEY RANCH
Three bedroom, 3-1/2 bath, 2400 square feet. Backyard open to lovely common area. Has an open and airy feeling.
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24803 Eastfield Pl. $1,385,000
Sun 11-2 Ocean Ave Realty

Mission & 10th $619,000
Sat 1:30-4 & Sun 1:30-4:30 Remax

San Carlos & 12th $795,000
Sun 12-2 Del Monte Realty

Casanova & Palou $795,000
Sun 3-5 Del Monte Realty

Carmelo & 11th $995,000
Sun 2-4 Del Monte Realty

Palou & 2nd $949,000
Sat 1-4 Del Monte Realty

Santa Fe & 3rd $298,000
Sun 1-3 Del Monte Realty

Alta & Mission $409,000
Sun 3:15-5:00 Del Monte Realty

Perry Newberry & 5th $479,000
Sun 12-2 Del Monte Realty

Carpenter & 4th $342,000
Sat 2-4 Del Monte Realty

Monte Verde & 10th $647,000
Sat 2-4 Del Monte Realty

Santa Fe & 2nd $365,000
Sun 1-3 Del Monte Realty

2457 Bayview $1,495,000
Sat & Sun &1-4 Del Monte Realty

2660 14th Ave $589,000
Sat 2-4 Del Monte Realty

2705 14th Ave $980,000
Sat & Sun 2-4 Coldwell Banker

Casanova & 8th $550,000
Sat 2-4 & Sun 1:30-4:30 Coldwell Banker

Lincoln & 2nd $745,000
Sat 1-4 Sun 2-4:30 Coldwell Banker

Carmelo & 4th $985,000
Sat & Sun 2-4 Coldwell Banker

3013 Lasuen Dr $489,000
Sat 1-3 Sun 1:30-4 Coldwell Banker

24436 Portola Rd $597,000
Sun 1:30-4 Coldwell Banker

24700 Outlook Dr $540,000
Sun 12-3 Coldwell Banker

25717 Canada Dr $355,000
Sun 12-2 Coldwell Banker

25282 Carmel Knolls $445,000
Sun 3-5 Coldwell Banker

26372 Camino Real $1,195,000
Sat & Sun 1-4 Coldwell Banker

CARMEL HIGHLANDS

112 Yankee Pt Dr. $995,000
Sat 2:30-4:00 Del Monte Realty

CARMEL VALLEY

73 Southbank Rd $279,500
Sat 2-4 Quail Lodge Realty

28063 Heron Court $455,000
Sun 2-4 Quail Lodge Realty

48 Boronda Rd $685,000
Sat 1:30-3:30 Del Monte Realty

20808 Cashagua Rd $299,500
Sun 1-4 Del Monte Realty

13083 Middle Cyn Rd $685,000
Sat 1-3 & Sun 2-4 Del Monte Realty

15395 Via Los Tulares $439,000
Sun 10-12 Del Monte Realty

9542 Fawn Ct $425,000
Sun 2:30-4:30 Del Monte Realty

9401 Holt Rd $620,000
Sat 3-5 Del Monte Realty

27970 Dorris Dr $355,000
Sun 1-4 Del Monte Realty

26535 Canada Way $545,000
Sun 11:30-1:30 Del Monte Realty

8 Buena Vista del Rio $449,000
Sat 1-4 Coldwell Banker

9586 Redwood Ct $395,000
Sat 1-4 Coldwell Banker

43 Holman Rd $269,500
Sat 12:30-2 Coldwell Banker

27590 Via Sereno $440,000
Sat 2:30-4:30 Coldwell Banker

542 Country Club Dr $595,000
Sun 2-4 Coldwell Banker

80 Via Milpitas $699,000
Sun 12-2 Coldwell Banker

39 Village Dr $399,000
Sun 2:30-4:30 Coldwell Banker

CARMEL SO. COAST

Hiway 1 at Garapata $899,000
Sat 12-2 Del Monte Realty

176 Mal Paso $1,595,000
Sat 2-4 Del Monte Realty

MTY./SALINAS HWY.

25415 Hidden Mesa Rd $359,000
Sun 2-5 Del Monte Realty

25460 Boots Rd $685,000
Sat 2-4 Del Monte Realty

23745 Spectacular Bid Lane $525,000
Sat 2-4 Del Monte Realty

MONTEREY

935 Mesa Rd $695,000
Sat 1-3 Del Monte Realty

791 Dry Creek Rd $529,000
Sat 1-4 Del Monte Realty

MONTEREY

832 Lily St $290,000
Sat 2:30-4:30 Del Monte Realty

126 Tide $675,000
Sat 12-2 Del Monte Realty

OAK HILLS

9664 Brome Trail $385,000
Sun 2-4 Del Monte Realty

PACIFIC GROVE

409 Wood St $264,000
Sun 1-3 Del Monte Realty

416 Fountain $219,000
Sat 1-3 Del Monte Realty

818 Grove Acres $424,000
Sun 1-4 Del Monte Realty

634 Spruce $209,500
Sun 3:15-5:15 Del Monte Realty

179 Lighthouse Ave $510,000
Sat 2-4 Del Monte Realty

1061 Funstun #11 $195,000
Sat 11-1 Del Monte Realty

PEBBLE BEACH

1036 Rodeo Road $1,300.00
Sat & Sun 2-4 Del Monte Realty

3110 Hermitage $495,000
Sun 2-4 Del Monte Realty

3151 Spuance Rd $1,475,000
Sun 2-4 Del Monte Realty

1525 Viscaino Rd $1,350,000
Sun 2-4 Del Monte Realty

3269 Cabrillo Rd $1,795,000
Sun 2-4 Del Monte Realty

4044 Ronda $499,000
Sun 1-3 Del Monte Realty

3000 Larkin Rd $437,000
Sun 12-2 Del Monte Realty

1046 Broncho Rd $545,000
Sun 2-4 Del Monte Realty

#21 Spanish Bay Circle $1,595,000
Sun 2:30-4:30 Del Monte Realty

960 Coral Dr $1,200,000
Sun 2-4 Del Monte Realty

1022 Matador $795,000
Sat 2-4 Del Monte Realty

1030 Wranglers Trail $729,000
Sat & Sun 1:30-4:30 Coldwell Banker

4138 Sunridge Rd $549,000
Sun 2-4:30 Coldwell Banker

4036 El Bosque $475,000
Sun 2-4 Coldwell Banker

3225 17 Mile Dr $2,795,000
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Pebble Beach

INCOMPARABLE VIEWS! $7,000,000
"Three Gables" — This preferred estate, located on the 14th fairway of the Pebble Beach Golf Links has a panoramic view of Carmel Beach and Bay including Point Lobos, the Pacific Ocean and Stillwater Cove. 4,700+ sq. ft. gracious 4 BD/4.5 BA single level home on 1.8 acres includes guest house and artist studio.

GREENBELT GRACE $499,000
Large home with sprawling floorplan is perfect for entertaining! This charming home features gourmet kitchen, family room, skylights, spacious living room with deck that looks onto PB greenbelt. New master suite addition, new windows, roof, and appliances. 2600 sq. ft.

PEBBLE BEACH VALUE $475,000
This well maintained 6 yr. old 3 BD/3 BA home is in a great location on a quiet street surrounded by new homes. Special details include built-in sub-zero refrigerator, 2 stone fireplaces, skylights, formal living and dining room with family room off kitchen. Completely fenced and landscaped.

Carmel

INVESTMENT POTENTIAL $795,000
This beautiful property, in quiet area, offers great potential to build, expand or remodel. Two legal 60x100 lots, one with 2 BD/1 BA home with lower level guest quarters. (1 BD sittingroom, 2 BA.)

OCEAN VIEWS $445,000
Views of Point Lobos and peaceful forest canyons are what living in Carmel is all about. Traditional styled home includes a 3 BD/3 BA, spacis living room with fireplace, separate dining room and large family room with fireplace, brick BBQ and wet bar that opens to lower deck. Den/office, vaulted ceilings, spacious kitchen, guest quarters, decks, lovely patios, and more! A great value!

ON GOLDEN POND $269,000
Two-level end unit in lovely setting overlooking pond. Enjoy the walk to restaurants, shopping and post office. Close to transportation. Double attached garage. Amenities included pool, spa, tennis, clubhouse. Home warranty incl. Condo living at its finest!

Carmel Valley

EUROPEAN DETAIL $699,000
Custom built 3 BD/3.5 BA home on 1+ acre with mature landscaping on sunny side of the valley. Details include pine floors and honey pine wainscoting with beautiful floor-to-ceiling jade stone fireplace. Wine cellar. Gourmet kitchen and walk-in pantry. Grotto-style master bath has copper Jacuzzi tub. Pool and spa.

COUNTRY COMFORT $440,000
Enjoy country life in a spacios 4 BD/3 BA home on a flat acre. Room for horses, tennis and more. Large sunny kitchen and a 3 car garage.

GOLFER'S HAVEN $395,000
Duck ponds and 2nd hole of golf course is what you'll see from this spacios 2 bdrm, 2 bth home in exceptional condition. Many upgrades throughout.

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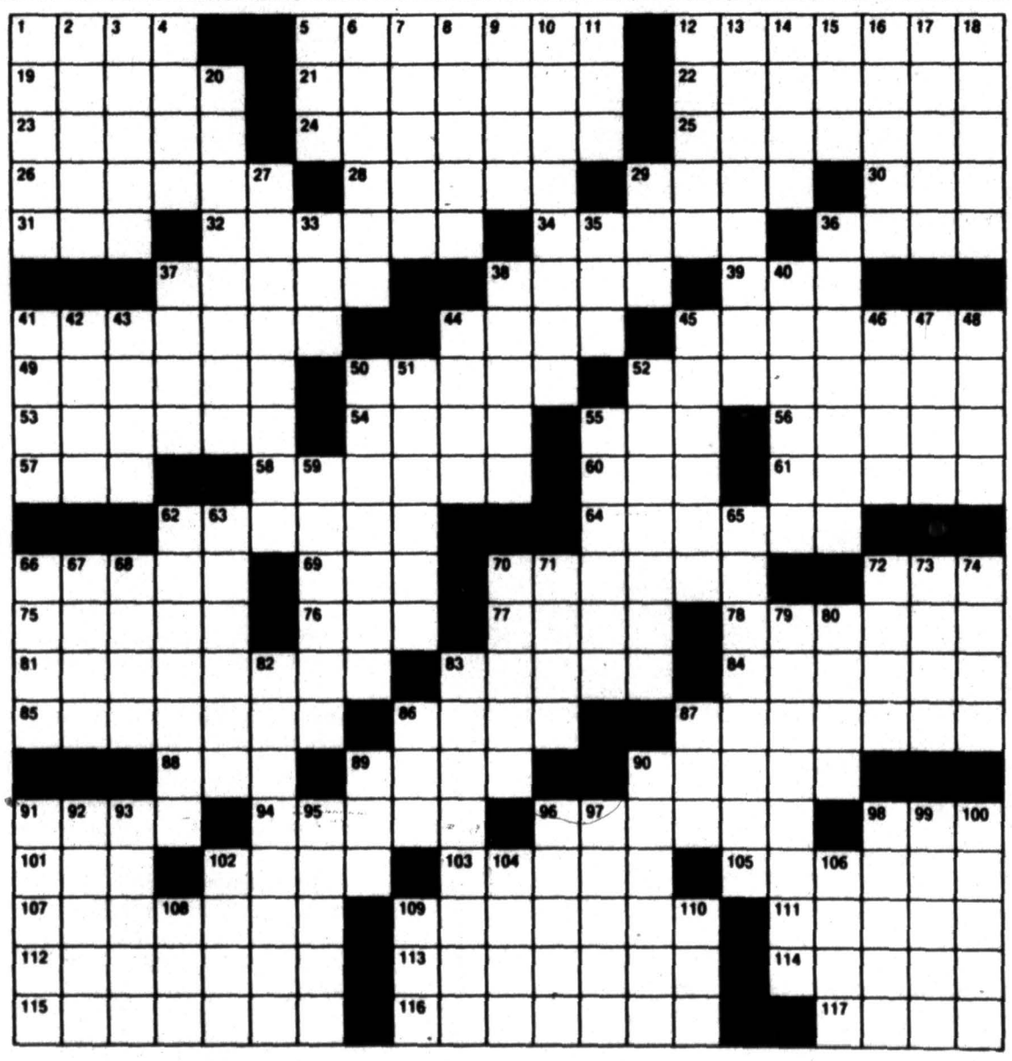
No. 0709

INSIDE JOB

BY NANCY NICHOLSON JOLINE / EDITED BY WILL SHORTZ



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109 Diploma word
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See answers to last week's puzzle on page 30

Classified

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HELP THE LOCAL BOY SCOUT program. Donate your boat, vehicle of land and enjoy the benefit of a year-end tax deduction. Call 1-800-442-7945 8:30-5p.m. weekdays 8/10

Commercial for Lease

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CARMEL OFFICE LUXURY space, 2nd floor, airconditioned, sheltered patio, parking garage, 920 sq ft. $1600/mo. furnishings available. Ideal for attorney, investments, professional. 624-0440 7/20

DOWNTOWN CARMEL Garage parking spaces near 7th & San Carlos, $75/mo. mo/mo OK. 624-0440 7/20

ONE-HALF BLOCK south of Ocean on San Carlos. Approx. 330 ft. $1,250 per month. Rod 624-5373 TF

Farm Produce

DADDY OF THEM ALL! Farmer's Market - Thursday, 2:30-6 p.m. Monterey Peninsula College (TF)

For Rent

ROOM AND PRIVATE BATH with kitchen, family room and laundry privileges, near downtown. Prefer quiet , mature, non-smoker. $450 626-2669 7/27

For Sale Homes

CAMINO REAL, S OF OCEAN. (4th house SE of 9th) A sunny, crisp, clean, ocean view, 2br/2ba, Loft/study contemporary. Price reduced to $479,000. Open house Sat & Sun 2 to 4 or see by appt. 624-6482 or 484-1507 Glenn McKee, Carmel Realty

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"All real estate advertised in this newspaper is subject to the Federal Fair Housing Act of 1968, which makes it illegal to advertise any preference, limitation or discrimination based on race, color, religion, or national discrimination. Brown & Wilson Inc. will not knowingly accept any advertisement for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis"

SCENIC 4 bed, 4 bath, guest house, garage, patio, completely furnished. $3,000/mo. & deposit. (415) 474-7883 7/20

For Rent Wanted

SMALL COTTAGE WANTED. Can remodel-build or manage 624-7777 8/3

LONG TERM, native resident seeks Carmel/Carmel Valley house to rent. Minimun 3br, 2ba, 2 car garage, yard. 373-3417 7/20

LEGALLY BLIND LADY with perfectly trained Seeing-eye Guide Dog-For-The-Blind desperately needs studio or 1 bedroom in Carmel, Pebble Beach, or Carmel Highlands. 393-2197 7/20

PACIFIC GROVE TEACHER and well behaved dog looking for guest cottage or small home. Up to $700/mo. Call Kathy 649-8017 7/27

For Sale

ANTIQUE BRICKS. Approximately 1600 real used bricks from Sprickels Sugar Factory. 626-2635 7/27

PAINTINGS - Jerry Jolley. Floral with antique frames. Royal Copenhagen Full Lace, Demi-Tasse. (415) 964-0468. 8/10

ANTIQUE walnut desk circa 1910 $700 or best offer 622-9816 7/20

Help Wanted

EARN MONEY Reading books! $30,000/yr Income potential. Details. (1) 805 962-8000 Ext. Y-22448 TF

ENTREPRENEUR. NEED RESULT ORIENTED ACHIEVER TO HELP RUN ENVIRONMENTAL MARKETING COMPANY CALL 408-988-1760. 7/27

CARMEL STORE needs part-time, mature, dependable sales help call 624-2102 7/20

Investment Opportunities

INVESTORS, earn 13-14% interest on well secured real estate. Call Cedar Funding, 646-9989. TF

Wanted

RECORD ALBUMS & 45's. Jazz, Classical, Rock & Roll 622-9421. 7/27

For Rent Houses

PineCone
Property Management
UNFURNISHED HOMES
Carmel Valley — Spacious home and condos
$4500-Formal entry, LR. Dining area. Gardens.
4 bd., 3.5 bth., fam. rm. exquisite kit.
$1550-CV Ranch Resort, 2 bd, 2 bt. Available Sept. 1-15.
$1550-CV Ranch Resort, 2 bd, 2 bt. Available Oct. 1.
26613 Carmel Center Place, Suite 202
Carmel, CA 93923
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MARLY DAVIS 626-8163 LOIS CARWIN

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Established 1913
Full Service Property Management
• Long Term Rentals • Vacation Rentals
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Looking for a home to rent or looking for someone to manage your home? Call the professionals at Carmel Realty for personalized, quality service.
BARBARA WERMUTH OR JUDY IVEY
Dolores, South of Seventh, Carmel
624-6484

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■ VACATION HOMES
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LONG TERMS LEASES SHORT TERM LEASES
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26613 CARMEL CENTER PLACE ■ SUITE 202 ■ CARMEL

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SALES AND PROPERTY MANAGEMENT
Our professionals handle all rental property needs.
Cynthia, Carol or Vivian
"Your Corner on the Market"
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PROPERTY MANAGEMENT
Short term or long term, furnished or unfurnished. More than 30 years of managing property on the Monterey Peninsula. We treat your home as if it were our own.
SAN CARLOS AGENCY
(408) 624-3846
Real Estate & Property Management
or 659-3731
(after 5 p.m.)

SUPERIOR COURT OF CALIFORNIA
M32489

WHEREAS Gerald Maurice Sylvar, petitioner, has filed a petition with the clerk of this court for a decree changing petitioner's name from Gerald Maurice Sylvar to Gerald Maurice deSylvar:

IT IS ORDERED that all persons interested in the above matter appear at 1200 Aguajito Road, Monterey, California, on August 11, 1995, at 9:30 a.m., or as soon thereafter as the matter may be heard, and show cause, if any, why the petition for change of name should not be granted.

IT IS FURTHER ORDERED that a copy of this order to show cause be published in Carmel Pine Cone, a newspaper of general circulation printed in Monterey County, California, once a week for four successive weeks prior to the date set for hearing on the petition.

Dated June 26, 1995.

(s) Richard M. Silver
Judge of the Superior Court

Publication dates: June 29, July 6, 13, 20, 1995.

(PC634)

Services

Let me build it for you!
Solid Hardwood Furniture
Custom Cabinets
Antique Repair & Restoration
"Refacing your old cabinets to look like new"
Call Larry Busick
659-5038
Quality to your & my satisfaction
Lic. #687600

ROOF DEBRIS is a fire hazard! For safety's sake, call King Brothers Roof Cleaning, 626-4367 or 626-6767 for a free estimate. TF

COMPUTER DOCTOR... Total service for your computer needs, repair, sales, consulting & instruction. Chris or Alex 625-9356 TF

WILL CLEAN OFFICES and other businesses at night. 17 years local experience. Call 659-1164. TF

RECLAIM THE VALUE OF YOUR VIEW! Call **ROYALTY WINDOW CLEANING** in Carmel. For a free estimate, 626-4367 T/F

HAULING, HAULING, HAULING very low rates. Call Mike 373-2516 TF

PROFESSIONAL HOUSE-

Vacation Rentals

CARMEL HOUSE. Walk to beach & town, 2 bed, 2 bath. 624-4385 4/96 (T/F)

CARMEL: OCEANFRONT, spectacular views, wonderful home, clean, garage. (510) 935-5950. 8/30

Services

FAX IT
Our 24-hour Telecopier number is
(408)624-8076
Peninsula Review
The Carmel Pine Cone

SITTING services by long-term resident.
Can include pets, grounds, references (408) 648-3514. 7/20

HOUSE CLEANER/NURSES AIDE local references morning hours available. 645-9117 7/20

PROFESSIONAL HOUSEKEEPING service has limited bi-monthly openings. Owner does work. Excellent local references. Please call 642-0972 leave message. 8/3

Vacation Rentals

Vacation Rentals
Lodge or C.V. Ranch
...in the sushine of beautiful Carmel Valley
Call Steven Lawry
Quail Lodge Realty
(408)624-1581

REMOTE BIG SUR CABIN no electricity, 4x4 required 373-3446. 7/20

CARMEL secluded I bdrm cottage, fully furnished, frpl, patio. Avail. now $1500/mo. 624-1136 7/20

Pine Cone classified ads get results! Visit the office to bring in your ad, call or fax it in. Visa & MasterCard accepted.

Public Notice

NOTICE OF TRUSTEE'S SALE
T.D. SERVICE COMPANY
8577 HAVEN AVENUE, SUITE 201
Rancho Cucamonga, CA 91730
(909) 945-6458

UNITRUSCO CORPORATION

as duly appointed Trustee under the following described Deed of Trust WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (in the forms which are lawful tender in the United States) and/or the cashier's, certified or other checks speicified in Civil Code Section 2924h (payable in full at the time of sale to T.D. Service Company) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property hereinafter described:

TRUSTOR: ROBERT D. LACEY
MARY ANN BALIAN

BENEFICIARY: OLD STONE CREDIT CORPORATION OF CA

Recorded March 15, 1991 as Instr. No. 14701 in Book 2618, page 51 of Official Records in the office of the Recorder of Monterey County;

said Deed of Trust describes the following:

LOTS 1771 AND 1773 IN BLOCK 25, AS SAID LOTS AND BLOCK ARE SHOWN ON THAT CERTAIN MAP ENTITLED, MAP NO. 3, DEL MONTE HEIGHTS, ETC., FILED JANUARY 8, 1909 IN THE OFFICE OF THE COUNTY RECORDER OF THE COUNTY OF MONTEREY, STATE OF CALIFORNIA, AND NOW ON FILE IN SAID OFFICE IN MAP BOOK TWO, "CITIES AND TOWNS," AT PAGE 12.

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 3/13/91. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

1674 LUXTON AVE., SEASIDE, CA. 93955

"(If a street address or common designations of property is shown above, no warranty is given as to its completeness or correctness)". The beneficiary under said Deed of Trust, by reason of a breach or default in the obligations secured thereby, heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written notrice of default and of election to cause the undersigned to sell said proepry to satisfy said obligations, and thereafter the undersigned caused said notice of default and of election to be Recorded April 10, 1995, as Instr. No. 17501 in Book Page of Official Records in the office of the recorder of Monterey County;

Said Sale of property will be made in "as is" condition without covenant or warranty, express or implied, regarding title possession or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest as in said note provided, advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust.

Said sale will be held on:

August 9, 1995 at 12:00 noon On the main steps at the double door entrance inside the Courtyard of the County Courthouse, 240 Church St., Salinas, Ca.

At the time of the initial publication of this notice, the total amount of the unpaid balance of the obligation secured by the above described Deed of Trust and estimated costs, expenses, and advances is $52,040.32.

It is possible that at the time of sale the opening bid may be less than the total indebtedness due.

UNITRUSCO CORPORATION
as said Trustee,
By T.D. SERVICE COMPANY, agent
By Cindy Neavel, Assistant Secretary
8577 Haven Ave., Rancho Cucamonga, CA 91730
(909) 945-5458

If available, the expected opening bid may be obtained by calling the following telephone numbers on the day before the sale: (714) 480-5690.

Date of publication: July 20, 27, August 3, 1995

(PC715)

Public Notices

NOTICE OF TRUSTEE'S SALE
T.S. No. F217882
Unit Code F
Loan No. 102476336/INGRAM
AP# 010-265-009

CAL FED SERVICE CORPORATION FKA CAL FED ENTERPRISES, as duly appointed Trustee under the following described deed of trust WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (in the forms which are lawful tender in the United States) and/or the cashier's, certified or other checks specified in Civil Code Section 2924h (payable in full at the time of sale to T.D. Service Company) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property hereinafter described:

TRUSTOR: Roger T. Ingram BENEFICIARY: California Federal Savings and Loan Association Recorded June 8, 1989 as Instr. No. 31325 in Book 2373 page 144 of Official records in the office of the Recorder of Monterey County;

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 6/06/89. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

N.E. Corner Carmelo & 8th, Carmel, CA "(If a street address or common designation of property is shown above, no warranty is given as to its completeness or correctness)." The beneficiary under said Deed of Trust, by reason of a breach or default in the obligations secured thereby, heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and written notice of default and of election to cause the undersigned to sell said property to satisfy said obligations, and thereafter the undersigned caused said notice of default and of election to be Recorded March 21, 1995 as Instr. No. 13738 in Book Page of Official Records in the office of the recorder of Monterey County; Said sale of property will be made in "as is" condition without covenant or warranty, express or implied, regarding title possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said deed of Trust, with interest as in said note provided, advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Said sale will be held on: July 19, 1995 at 12:00 noon on the main steps at the double door entrance inside the Courtyard of the County Courthouse, 240 Church St., Salinas, CA At the time of the initial publication of this notice, the total amount of the unpaid balance of the obligation secured by the above described deed of trust and estimated costs, expenses, and advances is $341,282.35. It is possible that at the time of sale the opening bid may be less than the total indebtedness due.

Date: 6/22/95

CAL FED SERVICE CORPORATION FKA CAL FED ENTERPRISES as said Trustee, By T.D. Service Company, agent

By Vicki J. Hopkins, Assistant Secretary 1750 E. Fourth St., Ste 700 Santa Ana, Ca 92705 (714)543-8372

If available, the expected opening bid may be obtained by calling the following telephone numbers on the day before the sale: (714)480-5690

TAC: 414593c PUB: 6-29, 7-6, 7-13

Publication dates: June 29, July 6, 13, 20, 1995.
(PC620)

FICTITIOUS BUSINESS NAME STATEMENT
File No. 951047

The following persons are doing business as **RE/MAX of California & Hawaii, 52 Malaga Cove Plaza, Palos Verdes Estates, California 90274.**

RE/MAX of California, California, 52 Malaga Cove Plaza, Palos Verdes Estates, California 90274.

This business is conducted by a corporation.

Registrant commenced to transact business under the fictitious business name listed above on August 4, 1992.

(s) Stephen A. Haselton, President

This statement was filed with the County Clerk of Monterey County on June 5, 1995.

Publication dates: June 22, 29, July 6, 13, 1995.
(PC618)

FICTITIOUS BUSINESS NAME STATEMENT
File No. 951157

The following persons are doing business as **MARTIN'S MARKET, Carmel Valley Road, West of Schulte Road.**

AURORA-ALVARADO, Rancho San Carlos Road, Carmel, CA 93922.

This business is conducted by an individual.

Registrant commenced to transact business under the fictitious business name listed above on May 22, 1995.

(s) Aurora Alvarado

This statement was filed with the County Clerk of Monterey County on June 20, 1995.

Publication dates: June 29, July 6, 13, 20, 1995.
(PC621)

FICTITIOUS BUSINESS NAME STATEMENT
File No. 951145

The following persons are doing business as **COMPUTER DOCTORS, CDSI 3600 Via Mar Monte, Carmel, Ca. 93923.**

CHRIS BARTH, 3600 VIA MAR MONTE, CARMEL, CA. 93923.

ALEX BARTH, 3600 Via Mar Monte, Carmel, CA. 93923.

This business is conducted by a general partnership.

Registrant commenced to transact business under the fictitious business name listed above on June 19, 1995.

(s) Chris Barth

This statement was filed with the County Clerk of Monterey County on June 19, 1995.

Publication dates: June 29, July 6, 13, 20, 1995.
(PC623)

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME
File No. F6022-08

The following persons have abandoned the use of the fictitious business name **COIN WASH LAUNDRY at 215 Reservation Road, Suite I, Marina, California, 93933.**

The fictitious business name referred to above was filed in Monterey County on March 5, 1987.

BONG HAE SHIN, 3128 Cresent Avenue, Marina, Ca. 93933.

This business is conducted by an individual.

(s) Bong Hae Shin

This statement was filed with the County Clerk of Monterey County on June 30, 1995.

Publication dates: July 13, 20, 27, August 3, 1995.
(PC704)

FICTITIOUS BUSINESS NAME STATEMENT
File No. 951209

The following persons are doing business as **PIECES OF HEAVEN, 3686 The Barnyard, Carmel, California, 93923.**

PEGGY D. WHITTED, 403 Corral de Tierra, Salinas, California, 93908.

ROBERT E. WHITTED, 403 Corral de Tierra, Salinas, Ca. 93908.

This business is conducted by an individual.

Registrant commenced to transact business under the fictitious business name listed above on June 1, 1995.

(s) Robert W. Whitted
(s) Peggy D. Whitted

This statement was filed with the County Clerk of Monterey County on June 30, 1995.

Publication dates: July 13, 20, 27, August 3, 1995.
(PC705)

NOTICE OF MEETING TO FIX FINAL BUDGET OF CYPRESS FIRE PROTECTION DISTRICT

NOTICE IS HEREBY GIVEN that on **Thursday,** the 27th day of **July, 1995** at **2:30 p.m.,** at the District firehouse located at 3775 Rio Road, Carmel 93923, the Board of Directors of the Cypress Fire Protection District will meet for the purpose of fixing the final budget of said District.

NOTICE IS FURTHER GIVEN that the preliminary budget of said District has been adopted and is available between the hours of 8:00 a.m. and 5:00 p.m. at the District firehouse for inspection by interested taxpayers.

NOTICE IS FURTHER GIVEN that the time and place above designated for the meeting to fix the final budget, any taxpayer may appear and be heard regarding the increase, decrease, or omission of any item of the budget or for the inclusion of any additional items.

DATED: July 10, 1995

(s) Gayle Sheppard
Secretary of the Board

Publication dates: July 13, 20, 1995.
(PC703)

FICTITIOUS BUSINESS NAME STATEMENT
File No. 951213

The following persons are doing business as **COIN WASH, 215 Reservation Road Suite I, Marina, California, 93933.**

DONALD J. BROUSSARD, 26192 Paseo Del Sur, Monterey, Ca. 93940.

This business is conducted by an individual.

Registrant commenced to transact business under the fictitious business name listed above on June 21, 1995.

(s) Donald J. Broussard

This statement was filed with the County Clerk of Monterey County on June 30, 1995.

Publication dates: July 13, 20, 27, August 3, 1995.
(PC705)

FICTITIOUS BUSINESS NAME STATEMENT
File No. 951234

The following persons are doing business as **CALIFORNIA BAGEL, 516 Del Monte Shopping Center, Monterey, Ca. 93940.**

FUAD N. BAHOU, 1001 Hellam St., Monterey, Ca. 93940.

DEBORAH CORLEW, 1001 Hellam St., Monterey, Ca. 93940.

This business is conducted by co-partners.

Registrant commenced to transact business under the fictitious business name listed above on June 26, 1995.

(s) Fuad M. Bahou

This statement was filed with the County Clerk of Monterey County on July 5, 1995.

Publication dates: July 20, 27, August 3, 10, 1995.
(PC712)

FICTITIOUS BUSINESS NAME STATEMENT
File No. 951253

The following person is doing business as **SERVICES UNLIMITED, Monte Verde & Ocean S.E. Carmel, Ca. 93921.**

CHRISTOPHER B. HIGSON, Monte Verde & Ocean S.E. Carmel, Ca. 93921.

This business is conducted by an individual.

(s)Christopher B. Higson

This statement was filed with the County Clerk of Monterey County on July 10, 1995.

Publication dates: July 20, 27, August 3, 10, 1995.
(PC711)

FICTITIOUS BUSINESS NAME STATEMENT
File No. 951235

The following persons are doing business as **ROOMATES R' US, 825 Casanova Ave., #77, Monterey, Ca. 93940.**

VIRGINIA A. RAMOS, 825 Casanova Ave. #77, Monterey, Ca. 93940.

This business is conducted by an individual.

(s) Virginia A. Ramus

This statement was filed with the County Clerk of Monterey County on July 5, 1995.

Publication dates: July 13, 20, 27, August 3, 1995.
(PC707)

FICTITIOUS BUSINESS NAME STATEMENT
File No. 951292

The following persons are doing business as **CARMEL VIDEO, 308 Mid Valley Center, Carmel, Ca. 93923.**

PETER W. JONES, 8596 Carmel Valley Rd., Carmel, Ca. 93923.

PEGGY I. JONES, 8596 Carmel Valley Rd., Carmel, Ca. 93923.

This business is conducted by a husband and wife.

(s) Jerry Zack

This statement was filed with the County Clerk of Monterey County on July 14, 1995.

Publication dates: July 20, 27, August 3, 10, 1995.
(PC709)

FICTITIOUS BUSINESS NAME STATEMENT
File No. 950989

The following person is doing business as **PELICAN PIZZA, 522 Lighthouse Ave., Monterey, Ca. 93940.**

MAZYAR ROOHBAKHSH, 3006 Liberty, Marina, Ca. 93933.

This business is conducted by an individual.

Registrant commenced to transact business under the fictitious business name listed above on May 31, 1995.

(s) Mazyar Roohbakhsh

This statement was filed with the County Clerk of Monterey County on May 25, 1995.

Publication dates: July 20, 27, August 3, 10, 1995.
(PC717)

NOTICE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 07/29/93. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST
Loan No. 821642204/HOLLENDER
T.S. No. BC24039757
A.P. No. 267-141-011-000

Notice is hereby given that BENEFICIAL MANAGEMENT CORPORATION OF AMERICA as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by ROBERT J. HOLLENDER AND MELBA E. HOLLENDER, HUSBAND AND WIFE, AS JOINT TENANTS. Recorded on AUGUST 5, 1993 as Instrument # 53030 in book 2977 on page 1578 of Official Records in the office of the County Recorder of MONTEREY County, California, and pursuant to the Notice of Default and Election to Sell thereunder Recorded on APRIL 6, 1995 as Instrument # 16913 in book 3216 on page 205 of said Official Records, will Sell on 08/15/95 at 2:00 P.M. AT THE CHURCH STREET ENTRANCE TO THE COUNTY COURTHOUSE, 240 CHURCH STREET, SALINAS, CA at public auction, to the highest bidder for cash (payable at the time of sale in lawful money of the United States), all right, title, and interest, conveyed to and now held by it under said Deed of Trust in the property situated in said County and State and described as follows:

LEGAL DESCRIPTION: THAT CERTAIN PROPERTY SITUATE IN THE RANCHO VEGA DEL RIO DEL PAJARO AND BEING A PORTION OF THE LANDS CONVEYED TO GEORGE S. VISCOVICH, ET UX, BY DEED RECORDED FEBRUARY 2, 1972 IN REEL 756 OF OFFICIAL RECORDS AT PAGE 680, MONTEREY COUNTY RECORDS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: PARCEL I: PARCEL D, AS SAID PARCEL IS SHOWN AND DESIGNATED ON THAT CERTAIN MAP FILED FOR RECORD DECEMBER 13, 1972 IN VOLUME 3, PARCEL MAPS, PAGE 85, MONTEREY COUNTY RECORDS. PARCEL II: A NON-EXCLUSIVE RIGHT OF WAY 60 FEET IN WIDTH, FOR ROAD AND PUBLIC UTILITY PURPOSES, THE CENTERLINE OF WHICH IS DESCRIBED AS FOLLOWS: BEGINNING AT A STATION ON THE NORTHERN BOUNDARY OF PARCEL C AS SHOWN ON THE MAP ENTITLED, "RECORD OF SURVEY OF LANDS OF A. L. RESETAR, ET AL", RECORDED IN VOLUME 8 OF SURVEYS, AT PAGE 162, MONTEREY COUNTY RECORDS, FROM WHICH STATION THE NORTHWESTERN CORNER OF SAID PARCEL C BEARS SOUTH 72° 30' WEST, 267.50 FEET DISTANT; THENCE LEAVING SAID NORTHERN BOUNDARY, (1) SOUTH 2° 37' 05" EAST 375.62 FEET; THENCE (2) SOUTHWESTERLY CURVING TO THE RIGHT WITH A RADIUS OF 300 FEET, THROUGH A CENTRAL ANGLE OF 49° 18' 36", AN ARC DISTANCE OF 258.19 FEET TO A POINT OF RESERVE CURVATURE; THENCE CONTINUING, (3) SOUTHWESTERLY CURVING TO THE LEFT WITH A RADIUS OF 300 FEET, THROUGH A CENTRAL ANGLE OF 64° 59' 30", AN ARC DISTANCE OF 340.30 FEET; THENCE (4) SOUTH 18° 18' EAST 158.73 FEET; THENCE (5) SOUTHEASTERLY CURVING TO THE LEFT WITH A RADIUS OF 200 FEET, THROUGH A CENTRAL ANGLE OF 92° 52', AN ARC DISTANCE OF 324.17 FEET; THENCE (6) NORTH 68° 50' EAST 425.00 FEET; THENCE (7) NORTHEASTERLY CURVING TO THE LEFT WITH A RADIUS OF 200 FEET; THROUGH A CENTRAL ANGLE OF 71° 27' 06", AN ARC DISTANCE OF 249.41 FEET; THENCE (8) NORTH 2° 37' 06" WEST 675.00 FEET; THENCE (9) NORTHWESTERLY CURVING TO THE LEFT, WITH A RADIUS OF 200 FEET; THROUGH A CENTRAL ANGLE OF 52° 54' 14" AN ARC DISTANCE OF 184.67 FEET TO A POINT OF REVERSE CURVATURE; THENCE (10) NORTHWESTERLY CURVING TO THE RIGHT WITH A RADIUS OF 200 FEET, THROUGH A CENTRAL ANGLE OF 41° 00', AN ARC DISTANCE OF 143.12 FEET; THENCE (11) NORTH 14° 31' 20" WEST 50.00 FEET TO THE NORTHERN BOUNDARY OF THE ABOVE MENTIONED PARCEL C. EXCEPTING THEREFROM ANY PORTION OF SAID RIGHT OF WAY WHICH LIES WITHIN THE LIMITS OF PARCEL 1 ABOVE. PARCEL III: A NON-EXCLUSIVE RIGHT OF WAY 60 FEET IN WIDTH FOR ROAD AND PUBLIC UTILITY PURPOSES, LEADING FROM THE NORTHEASTERN CORNER OF THE LANDS CONVEYED TO GEORGE S. JERCICH, ET UX, BY DEED RECORDED FEBRUARY 29, 1972 IN REEL 756 OF OFFICIAL RECORDS, AT PAGE 673, MONTEREY COUNTY RECORDS, TO MURPHY ROAD, A COUNTY ROAD, AS SAID RIGHT OF WAY IS SHOWN ON THE MAP ENTITLED, "RECORD OF SURVEY LANDS OF A. L. RESETAR, ET AL", RECORDED IN VOLUME 8 OF SURVEYS, AT PAGE 162, MONTEREY COUNTY RECORDS.

The street address and other common designation, if any, of the real property described above is purported to be: 760 REBECCA CIRCLE, WATSONVILLE, CA

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein.

The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is $276,634.74

In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right.

Said sale will be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed, advances thereunder, with interest as provided therein, and the unpaid principal of the note secured by said deed with interest thereon as provided in said Note, fees, charges and expenses of the trustee and of the trusts created by said Deed of Trust.

BENEFICIAL MANAGEMENT CORPORATION OF AMERICA, AS TRUSTEE BY STANDARD TRUST DEED SERVICE COMPANY, AS AGENT 2600 STANWELL DRIVE, SUITE 200, CONCORD, CA 94520, (510) 603-7340. By: SUSAN SERONELLO ASSISTANT SECRETARY Dated: 07/12/95 RSVP 9500

Publication dates: July 20, 27, August 3, 1995.
(PC716)

FICTITIOUS BUSINESS NAME STATEMENT
File No. 951222

The following person is doing business as **GYPSUM DRYWALL SUPPLY, 29 W. Lake Street, P.O. Box 3695, Salinas, CA 93912, Monterey County.**

L&W SUPPLY CORPORATION Delaware, 125 S. Franklin Street (60606) P.O. Box 6237 Chicago, IL 60680-6237.

This business is conducted by a corporation.

Registrant commenced to transact business under the fictitious business name listed above on Feb., 1971.

(s) Robert Durava
L&W Supply Corp. Asst. Sec.

This statement was filed with the County Clerk of Monterey County on July 3, 1995.

Publication dates: July 20, 27, August 3, 10, 1995.

SUMMONS
(CITACION JUDICIAL)

NOTICE TO DEFENDANT: CURT B. BUTLER AND MARY BUTLER DOES I-V, and BLUE COMPANY, a corporation.

YOU ARE BEING SUED BY PLAINTIFF: SAN CLEMENTE RANCHO INC. a California Corporation

You have 30 CALENDAR DAYS after this Summons is served on you to file a typewritten response at this court.

A letter or phone call will not protect you; your typewritten response must be in proper legal form if you want the court to hear your case.

If you do not file your response on time, you may lose the case, and your wages, money and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may call an attorney referral service or a legal aid office (listed in the phone book.)

SUPERIOR COURT OF THE STATE OF CALIFORNIA
COUNTY OF MONTEREY
1200 AGUAJITO RD
MONTEREY, CA 93940.

Case No. M32483
W. Montgomery Jones
Jones & Jones
1340 Munras Ave., Ste. 300
Monterey, CA 93940
sbn 23365
(408) 373-3771

Date: June 21, 1995
Sherri L. Pedersen
Clerk by, J. Strickland, Deputy

NOTICE TO THE PERSON SERVED: You are served as an individual defendant.

Publication dates: July 13, 20, 27, August 3, 1995.
(PC708)

FICTITIOUS BUSINESS NAME STATEMENT
File No. 950799

The following person is doing business as **NEW IMAGE PAINTING, 417 Alcalde ,Monterey, Ca. 93940.**

JERRY ZACK, 417 Alcalde, Monterey, Ca. 93940.

This business is conducted by an individual.

Registrant commenced to transact business under the fictitious business name listed above on April 26, 1995.

(s) Jerry Zack

This statement was filed with the County Clerk of Monterey County on April 26, 1995.

Publication dates: July 20, 27, August 3, 10, 1995.
(PC710)

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Public Notice

CITY OF CARMEL-BY-THE-SEA
NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN to all persons bearing any interest in the matter, that the City Council of the City of Carmel-by-the-Sea, California, will conduct a Public Hearing.

SUBJECT: Consideration of Ordinance No. 95-07 amending Chapters 17.12, 17.18, 17.22, 17.24, and 17.34 related to implementation of the General Plan Housing Element and land use and design standards in all districts and adoption of a Negative Declaration.

PURPOSE: Should Ordinance No. 95-07 be adopted? Ordinance No. 9507 amends the Municipal Code and implements the General Plan Housing Element and land use and design standards in all districts and adopts a Negative Declaration.

ZONING DISTRICT: All districts

COMPLIANCE WITH CEQA: Negative Declaration proposed

DAY: Tuesday

DATE: August 1, 1995

TIME: 3:30 p.m. or shortly thereafter

PLACE: The City Council Meeting will be held in the City Hall Council Chambers located on the east side of Monte Verde Street between Ocean and Seventh Avenues.

Any court action made pursuat to decisions made by the City on this (these) proposed action(s) may be limited to issues raised at the public hearing described in this notice, or in written correspondence delivered to the (Planning Commission, City Council, Forest and Beach Commission, etc.) at, or prior to, the public hearing.

ALL INTERESTED PARTIES are invited to attend said Hearing and express opinions or submit evidence for or against the proposal as outlined above.

By Order of the City Council of the City of Carmel-by-the-Sea.

(s) Jeanne Brehmer
City Clerk

Dated: July 14, 1995

Date of publication: July 20, 1995

The City of Carmel-by-the-Sea City does not discriminate against persons with disabilities. The City Hall is an accessible facility. The City of Carmel-by-the-Sea Telecommunications Device for the Deaf/Speech Impaired (TDD) number 1-800-735-2929.

Fialkowska need not use speed to show she's a pro

FIALKOWSKA from page 25

faster and faster with each passing year.

Fialkowska needs to prove to no one that she is a virtuoso, for her Liszt recordings of the *B Minor Sonata*, *Mephisto Waltz* and *Feux Follets* are a living testament to her solid musicianship and technical mastery.

However, as we hear her in concert every year at the Carmel Bach Festival, we cannot help but increasingly notice that whenever she plays fast and loud, her playing becomes too fast and too loud, sometimes to the detriment of the music.

Her recital began Monday evening with the Bach *Prelude and Fugue in E-flat Minor* from Volume I of the *Well-Tempered Clavier*. This was artistic playing, with lovingly-shaped melodic lines, impressive cantabile and intelligent use of the resources of the piano. The fugue was beautifully structured, and her subtle dynamic control was never more evident than at the end when she brought the work to a lovely, tender conclusion.

Following the three Scarlatti Sonatas, which were nicely styled, though a trifle fast for clarity, Fialkowska treated us to a powerful rendition of Beethoven's dramatic *Sonata in D Major*, Op. 10, No. 3. This was rich, solid playing, full of expression and showed an intelligent grasp of the work's architecture. The crown jewel of this sonata is the long slow movement, and this Fialkowska treated with great subtlety and lovely tonal variety.

The Chopin *Fantasie in F Minor*, Op. 49 which preceded the intermission, began elegantly with the slow, stately Tempo di marcia, but when we reached the doppio movimento, we were into a wild roller coaster ride. It was like watching an Olympic skier schussing downhill on the razor's edge of disaster.

Consummate professional that she is, Fialkowska reached the end of the course relatively unscathed, but much of the power of this great work was lost in the process. Too many details were sacrificed for speed, and it was like being on the Tokyo-Osaka Express hurtling through the countryside at 160 miles per hour.

After intermission came the most glorious moments of the evening as Fialkowska performed Schumann's great *Fantasie in C Major*, Op. 17. Here, everything came together.

This is a dangerous work for a pianist, since the second movement contains some of the most formidable technical hurdles in the repertoire. Rather than play it safe, Fialkowska took a lot of risks and they paid off.

Fialkowska acknowledged the generous applause with a single encore, Schumann's song Widmung, in its arrangement by Franz Liszt.

Fi… repeat her perfor-
man… Monday and on
Mon… he auditorium at
Sun… r. More informa-
tion… 1521.

Professor's play staging at Hoffman Playhouse; on Friday, it's followed by late-night Poe show

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writing, dramatic literature and theater history.

Carey Crockett is producing and directing this comedy with a cast of local thespians that will improvise parts of the action that Bierman has purposely left blank, a tradition of the Italian theater called "lazzi."

The School for Fiancées stages at 8 p.m. Thursdays through Saturdays through Aug. 12 at The Hoffman Playhouse, located at 320 Hoffman in New Monterey. Two 3 p.m. Sunday matinees are also slated, one July 30 and the other Aug. 6. Admission to all performances is $12 general, $8 seniors.

Beginning this Friday at 11 p.m., *The School for Fiancées* is followed at 11 p.m. by *The Poe Sideshow*, a late-night compilation of show of several Edgar Allen Poe adaptations, some funny, some macabre.

Also titled *Psychi Zenobia's Psychodelic Dream*, the show follows Friday performances of *The School for Fiancées* through Aug. 12 and stars many of the cast members from that show. Admission is $5, with a $1 discount for those who attended the evening's *The School for Fiancées* show.

More information/reservations: 649-0259.

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"SEA WORTHY" CONDO! In the best and most sought-after complex in town is this rare, spacious townhome. "The Chimney's" is known for its quality construction and appointments. This prime ocean-view condo offers mountain, Point Lobos & Carmel Bay views. Two bedrooms, 2-1/2 baths, 2 fireplaces, underground parking & private elevator. Owner may carry financing. $695,000.

THESE ARE MY FAVORITE THINGS! Give me a cottage from the Bohemian era of Carmel, remodel it beautifully, add to it 1500 sq. ft. of modern home, and make it a short stroll to the beach & shops. Let me hear the ocean from my bedroom at night, or as I garden during the day. If you like a well-designed kitchen, a library loft, a large dining/family/great room in a spacious, new 3-bedroom, 2-bath home on an oversized lot, then you, too, will find these are a few of your favorite things. $795,000.

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RESORT STYLE LIVING! This pleasantly decorated 2-bedroom, 3-bath unit at C.V. Ranch is the perfect getaway for those looking for a turnkey condo near golf in the valley sunshine. Displaying neutral interior tones and 2 fireplaces. $379,500.

GREEN-ACRE FARM! A wonderful mid-Valley, ranch-style home on approximately one-acre studded with oaks. There are 4-bedrooms, 2-baths plus a detached guest house. Huge kitchen/great room with brick fireplace & open beams, hardwood floors & oversized 2-car garage. Needs some TLC. $495,000.

MONTEREY

MONTE VISTA AREA! Above the fog sits this freshly updated home. Enjoy the new atmosphere of this spacious split-level 3-bedroom home with new kitchen and baths, restored hardwood floors, fresh carpeting and sun room. $259,000.

SKYLINE FOREST DREAM! An architecturally designed home with spacious living/dining room area with floor-to-ceiling windows, open-beam vaulted ceiling & 2nd fireplace. "Live-in" kitchen & office den, 4 bedrooms & 4 baths. Lower level offers large family room with wet bar plus 450 sq. ft. workshop. $525,000.

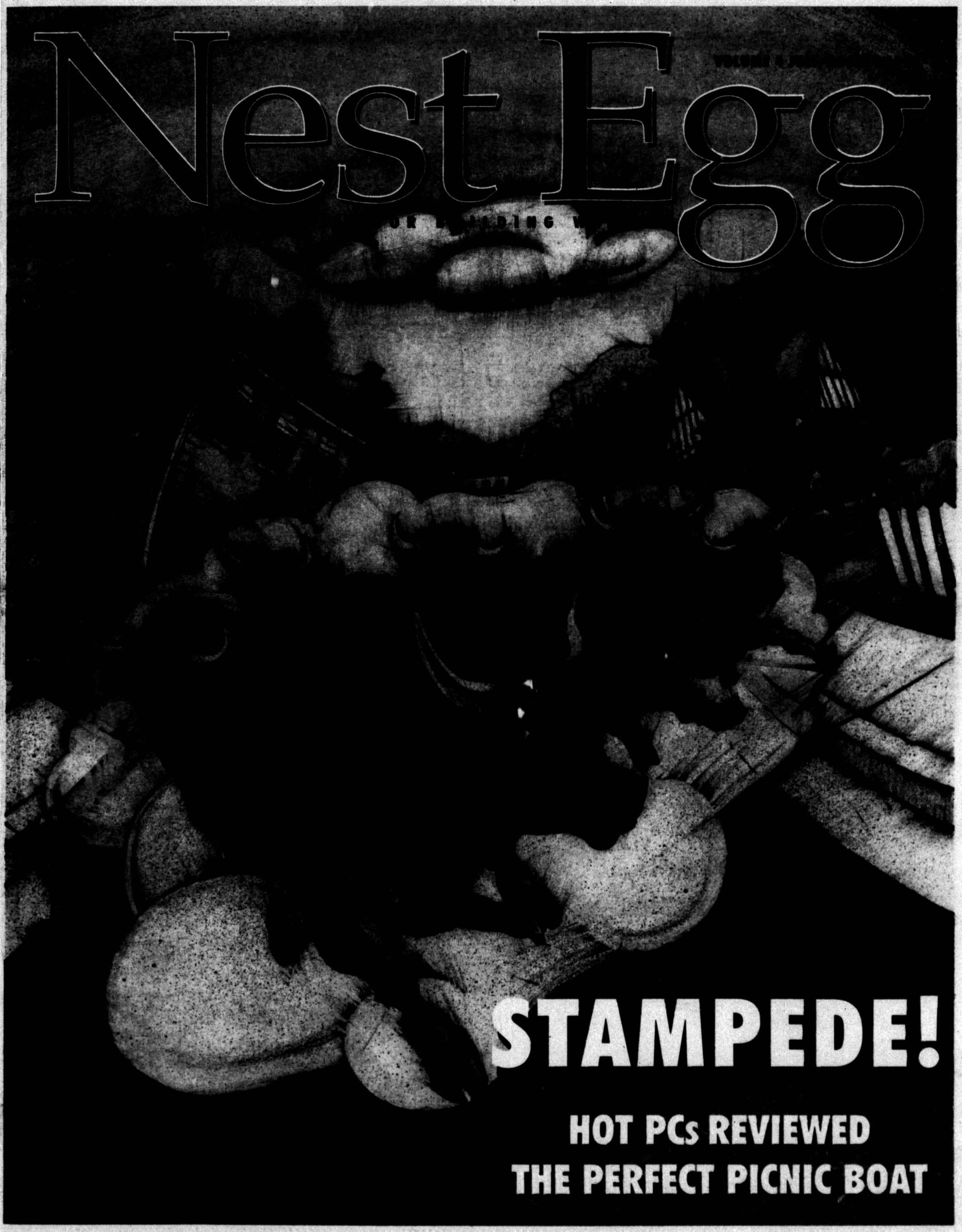
PEBBLE BEACH

STUNNING CONTEMPORARY! Enhanced by a bit of the Southwest, this home features comfortable, yet elegant living. Unique stone walls are the trademark of this 3-bedroom, 2-bath home. An open floor plan allows for high ceilings throughout with 8-foot doors & well-placed skylights. State-of-the-art kitchen, fireplace and outside lighting. Complete with courtyard patio, deck and large, fenced yard. $675,000.

STEPS TO THE LODGE! Carefree and casual living in the heart of Pebble Beach is this newly decorated townhome. There are gorgeous ocean views from this residence with its new carpeting and furnishings. Features include 3 bedrooms, 2-1/2 baths, fireplace & two-car garage. Architectural plans for a sizable addition, executed by the original design firm, are included. $1,275,000.

BRAND NEW! A classic Mediterranean estate home is presently being constructed by J. Lohr Properties with completion scheduled for early 1996. Sited on 2.5 choice acres in Macomber Estates, it takes full advantage of sea views. The great room with soaring ceilings opens to panoramic sea & forest scenes & displays the scale of this fabulous 5-bedroom, 5-1/2 bath home. $2,995,000.

Nest Egg



STAMPEDE!

HOT PCs REVIEWED

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STAMPEDE!

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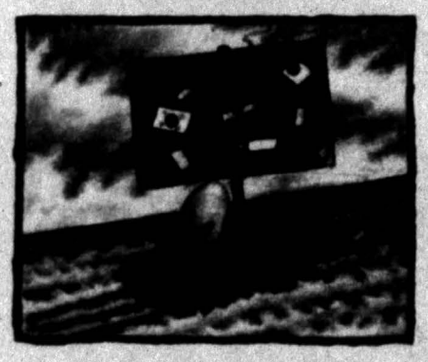

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THE KING OF THE PICNIC BOATS

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Two World Trade Center, 18th Floor
New York, NY 10048
Telephone: 212-432-2584
Facsimile: 212-432-2781

Publisher
Richard A. Norris

Associate Publisher
Brad L. White

General Manager
Theodore P. Donahue, Jr.

EDITORIAL

Editor
Peter Maloney

Contributing Editors
Richard Malloy, Timothy Middleton, Reg Green

ART

Art Direction & Design
Pamela R. Fredericks

PRODUCTION

Production Director: Maxine Margolese

CIRCULATION

Marketing Manager: Mary Christine Meyers

RESEARCH

MRD Manager: Pratibha Bafna
Market Research Associates:
Peter Mahnke, Lorena Conlin

HUMAN RESOURCES

Manager: Jennifer Tarlow

OFFICE MANAGER

Amanada Carrasco

COMPUTER SYSTEMS

LAN Man: Stevan Hoffacker
Software Swami: Ron Benvenisti
Systems Guy: Neil Salzman

CONSULTANT TO PUBLISHER

Richard Gilbert

ADVERTISING

New York
Frank Guzzardo
Two World Trade Center, 18th Floor
New York, NY 10048
Telephone: 212-432-2584
Facsimile: 212-432-2781

Dallas
Jo Neese
Neese & Associates
12200 Ford Road, Suite 236
Dallas, TX 75234
Telephone: 214-488-8441
Facsimile: 214-488-8443

Michigan
Peter C. Kelly
Peter C. Kelly Associates
2145 Crooks Road
Suite 200
Troy, MI 48084
Telephone: 810-816-1772
Facsimile: 810-816-1572

Investment Dealers' Digest
Two World Trade Center, 18th Floor
New York, NY 10048
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FAST TRACK

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- ❑ Accumulation planning, including planning for a long life, retirement, children's education, and other needs.
- ❑ Disability planning to protect you against long-term disabilities.
- ❑ Estate planning to determine how much of your assets will pass to your beneficiaries.

In your 30s, you should:

- ❑ Begin retirement planning if you haven't already done so.
- ❑ Make and/or update your will.
- ❑ Protect yourself against the prospect of long-term disability.
- ❑ If you're starting a family, plan for the future costs of educating your children; make provisions to ensure that your plans will be carried out even if you don't survive.

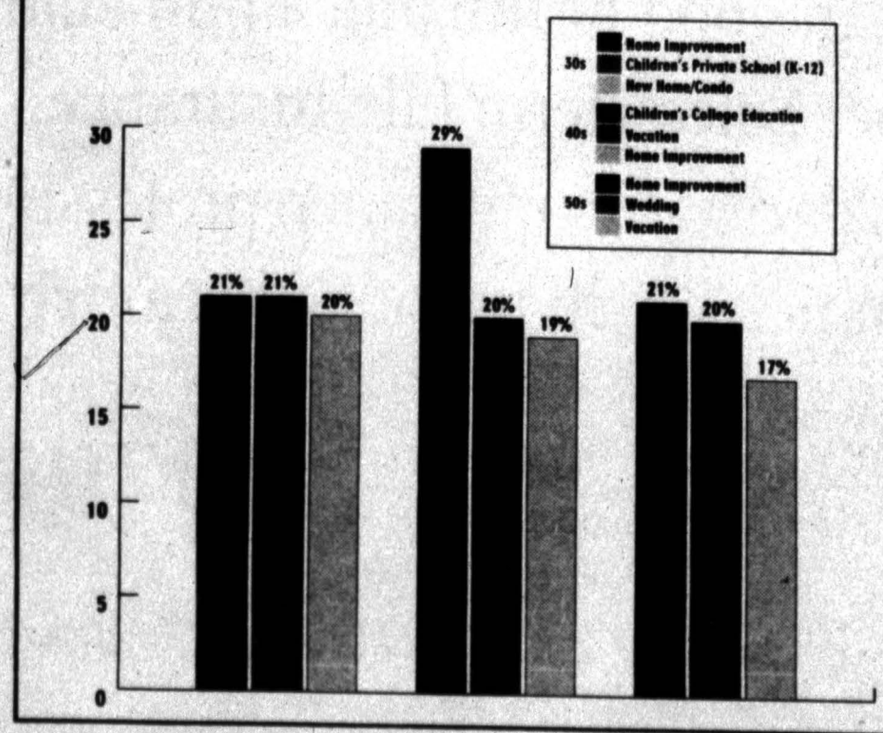
In your 40s, you should:

- ❑ Reexamine your retirement and disability preparations.
- ❑ Focus on estate planning techniques appropriate to your assets:
  - – Consider splitting jointly owned property, which may lower estate tax bills.
  - – Create revocable trusts or "living wills" to reduce probate costs and increase flexibility and privacy.
  - – Estimate estate settlement costs to avoid having to liquidate assets at depressed prices to pay estate taxes.

In your 50s, you should:

- ❑ Make sure your retirement information is in order. Request a detailed statement from the Social Security Administration and an estimate of monthly income from your company pension plan.
- ❑ Estimate expenses like children's weddings, home improvements, and travel.
- ❑ Carefully consider any assets you will transfer to children, heirs, or charities both before and after your death. You can make tax-free living gifts of up to $10,000 to children and grandchildren. Charitable gifts are tax-deductible and reduce estate size and taxes. Irrevocable insurance trusts can ensure that personally owned life insurance benefits avoid estate taxes of up to 55%.

TOP THREE LIKELY EXPENSES
IN THE NEXT FIVE YEARS BY AGE GROUP



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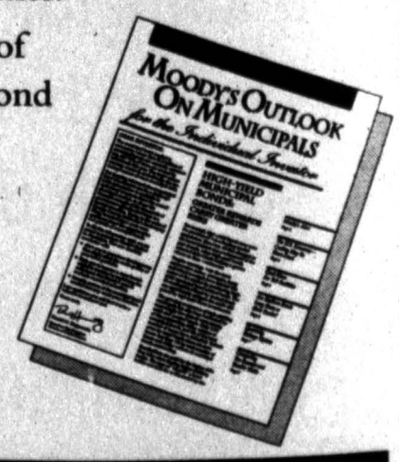

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Temp Services Take Off

CORPORATE DOWNSIZING, rationalization, and reengineering over the past 15 years have fueled the recent levels of record profitability. Other benefits include greater global competitiveness, the strengthening of our industrial presence, and the surge in equity share prices. Unfortunately, these successes have come at the expense of job security as many employees were laid off or forced into early retirement.

On the plus side, this trend has been a boon to the temporary services industry, a supplier of "just-in-time" employees. The market has expanded 15.7% annually since 1970 as more companies realize the efficiency of filling their employment needs with temporary employees during seasonal peaks, vacations, illnesses, special projects, and market promotions. Red Chip analyst Steve Lidberg follows three unique firms, each specializing in different approaches to fulfill this soaring demand.

On Assignment, Inc. (ASGN — $18^{1/2}$, NASDAQ) serves the growing need for highly skilled, technical-science professionals in biotechnology, chemical, and pharmaceutical markets, as well as financial professionals for the banking, credit, and collection fields. Its revenues have tripled over the past five years to our estimated level of $63.7 million for 1995. Earnings are projected to grow 33% to $0.85 for 1995 and $1.20 for 1996. We expect the shares to appreciate 24.3% to $23.00 over the next 12 months.

Labor Ready, Inc. (LBOR — $18^{1/4}$, NASDAQ Bulletin Board) provides temporary help to the construction, warehousing, landscaping, and manufacturing trades. Revenues grew eightfold to $39 million last year and are projected to increase nearly $2\ ^{1/2}$ times to $93 million for 1995. Earnings growth is a different story. The company's large investment in opening new locations will pare the gain in per-share profits to only a 60% increase — $0.48 for 1995 but $0.80 for next year. We believe the shares are now fully priced until profitability catches up with top-line growth.

Barrett Business Services, Inc. (BBSI — $13^{1/4}$, NASDAQ),which specializes in staff-leasing, is our current favorite. Barrett's revenues have grown from $4.6 million in 1990 to over $69.4 million last year. Its success stems from its focus on reducing worker compensation costs by making the workplace safer and rewarding employees for better and more conscientious safety habits, in addition to assuming a company's responsibility for many human resource chores and government-regulated duties such as payroll, employment taxes, and employee benefits.

We believe that Barrett will produce $176 million in revenues and generate $0.65 in earnings for 1995. Next year, the top line is projected to rise to $212 million and per-share net to climb to $0.95. Shares should regain their near-term highs in the upper teens.

Prepared by the The Red Chip Review, *a research publication based in Portland, OR, analyzing small-cap companies. For a free sample of* The Red Chip Review, *call 1-800-RedChip (800-733-2447) and mention* Nest Egg.

Business Class

By William Hamilton

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Jumbos	5.43	4.93	4.96	4.86	5.33
CALIFORNIA					
Savings	2.50	4.06	5.01	5.27	5.75
Jumbos	2.92	4.66	5.27	5.30	5.65
PENNSYLVANIA					
Savings	3.42	3.92	4.42	4.77	5 28
Jumbos	4.63	5.24	5.16	5.05	5.35
TEXAS					
Savings	4.18	3.81	4.45	4.75	5.36
Jumbos	4.49	4.58	4.82	5.27	5.61
ILLINOIS					
Savings	3.99	5.22	5.34	5.34	5.77
Jumbos	4.60	5.66	5.61	5.59	5.96
MASSACHUSETTS					
Savings	4.05	3.81	4.79	5.17	5.20
Jumbos	4.30	5.12	4.97	4.87	5.03
OHIO					
Savings	3.52	4.67	4.83	5.08	5.65
Jumbos	3.99	5.52	5.48	5.35	5.97
FLORIDA					
Savings	2.88	4.18	4.97	5.20	5.77
Jumbos	3.28	4.83	5.23	5.40	5.82
NATIONAL AVG. YIELDS					
Savings	3.43	4.27	4.84	5.04	5.54
Jumbos	4.22	4.98	5.18	5.25	5.66
BROKERS AVG. YIELD	—	5.40	5.35	5.40	5.56
NATIONAL HIGH YIELD					
Savings	6.09	6.00	6.01	6.25	6.77
Jumbos	6.20	6.15	6.17	6.36	6.77

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PERSONAL FINANCE BY JONATHAN CLEMENTS

Your Spouse Doesn't Have a Clue About Money? Here's How to Help

My wife is an Ivy League professor who is no doubt smarter than I am. But she doesn't know beans about our finances and that really worries me.

What if I fall ill or die? If you manage your family's money, maybe you face the same problem. You want to make sure that your spouse can quickly and easily take over the household finances. But how? Consider the following seven strategies:

•KEEP GOOD RECORDS

Lorna Sheridan, a 29-year-old New York City resident, makes the financial decisions for herself and her husband. "It's not that he doesn't know anything about money," Ms. Sheridan says. "He's just very busy and works long hours. He doesn't have the time."

But if anything happens to her, Ms. Sheridan wants her husband to be able to assume responsibility for their finances without too many hassles. Her strategy? In the study of their apartment, Ms. Sheridan keeps a set of binders, each one devoted to a key area of their finances, including mutual funds, insurance, taxes and bank accounts. "If I was sick or something, to make sure he can take over, I'm really well-organized."

•PUT IT IN WRITING

Chicago lawyer Gary Johnson draws up a memo every year for his wife covering everything from insurance to company benefits to the location of passports.

"Call it an operator's manual," says Mr. Johnson, 44. The memo, which runs 25 pages, lists "everything we've got, why we've got it, where it can be found and what all the account numbers are."

•KEEP IT SIMPLE

Mr. Johnson also strives to make sure the household finances aren't too complex, so that it would be fairly easy for his wife to take over.

"When I was just starting out, I wound up accumulating different types of insurance with different companies," he recalls. "I now use a single agent. That simplifies things. Individual retirement accounts also have a way of proliferating. Now I've concentrated them at one brokerage firm. But it's still pretty complicated."

•GET 'EM INVOLVED

Rosemarie Gelber has encouraged her husband to become more active in managing the family's money. While she still makes the bulk of the investment decisions, he now uses their home computer to balance the checkbook, keep tabs on credit-card charges and print checks.

"It's the first time in his life that he's been aware of what we're spending every month," says Ms. Gelber, 44, who lives in Summit, N.J. "It's comforting to me when he knows more."

•CAST SOME PEARLS

If your ill-informed spouse shows any interest in the household finances, consider feeding this curiosity with books and articles. That way, your spouse will be better prepared to make investment decisions without your help.

Among my favorite investment guides are Jonathan Pond's "The New Century Family Money Book," Jane Bryant Quinn's "Making the Most of Your Money" and Eric Tyson's "Personal Finance for Dummies." All three would provide your spouse with a relatively painless introduction to personal finance.

•LINE UP HELP

Right now you may be saving a bundle by sticking with discount brokers and no-commission mutual funds. But if your spouse ends up managing the family's money, the sort of hand-holding that can come only from a professional investment adviser may be needed.

What should you do? Lisa Osofsky, director of financial planning at M.R. Weiser & Co., says you may want to identify somebody whom your spouse can turn to for guidance.

"Most people have an accountant, or a lawyer, or an insurance agent, or a broker whom they trust," she says. "It may be worth setting up a meeting so that the spouse can meet them." If you die or fall ill, this adviser may take over managing the family's money or steer your spouse to other professionals, who can help with investments and financial planning.

•PUT YOUR TRUST IN TRUSTS

Many couples use trusts to save on estate taxes. They might put their life insurance in a trust, so that it escapes estate taxes, or set up a bypass trust, which allows both husband and wife to make use of the $600,000 federal estate-tax exemption.

If you're using a trust and you're worried that your spouse will find it tough to manage the household finances after your death, consider naming an attorney, an accountant or a bank as a co-trustee, Ms. Osofsky suggests. "With a trust, the burden [of managing the money] can officially be put on somebody else," she says.

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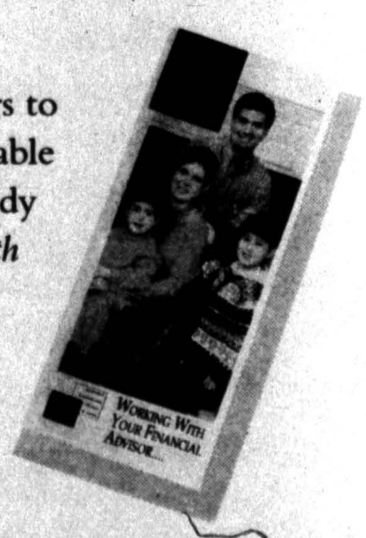
Mutual Fund Forum Offers Free Brochure

WITH MORE THAN 5,000 mutual funds available in a wide variety of forms and types, it can be difficult for investors to understand their options and make the right choices for their needs. And while financial advisers can provide invaluable guidance along these lines, many people are uncertain about how to choose and how to work with an adviser. To help remedy these problems, the Mutual Fund Forum is offering a free brochure called *Getting Help Made All the Difference — Working with Your Financial Advisor.*

The brochure features three actual investors who find solutions to real problems by working with a financial adviser. Using plain language and easy-to-understand terms, it explains how to approach the process of investing in mutual funds and how to choose and work effectively with a professional financial adviser. To get your free copy of *Getting Help Made All the Difference,* write to Mutual Fund Forum, P.O. Box 970, Oxon Hill, MD 20750-0970, or call 800-200-1819.



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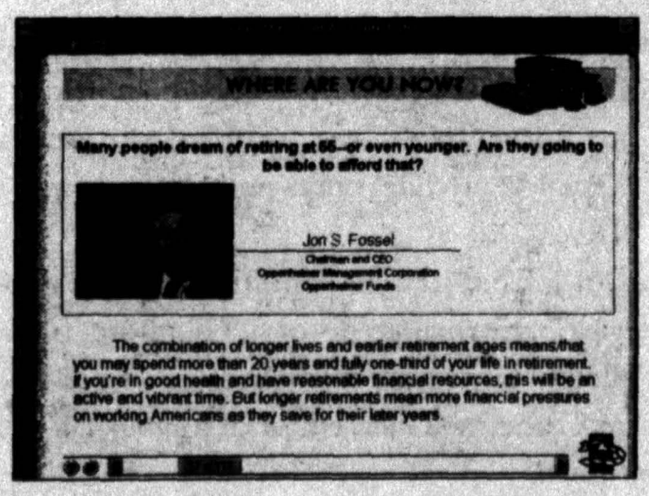
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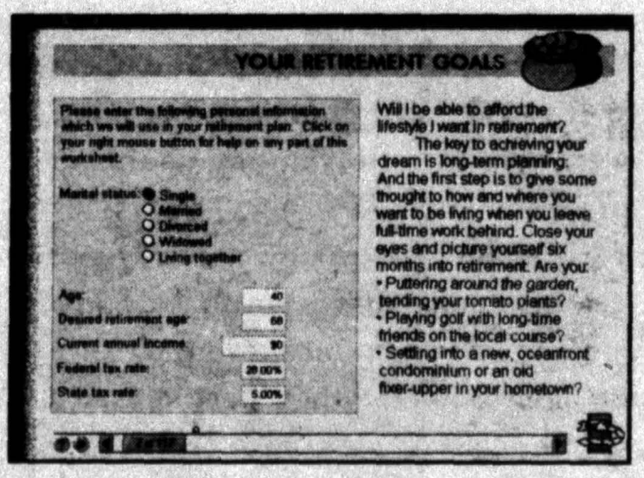
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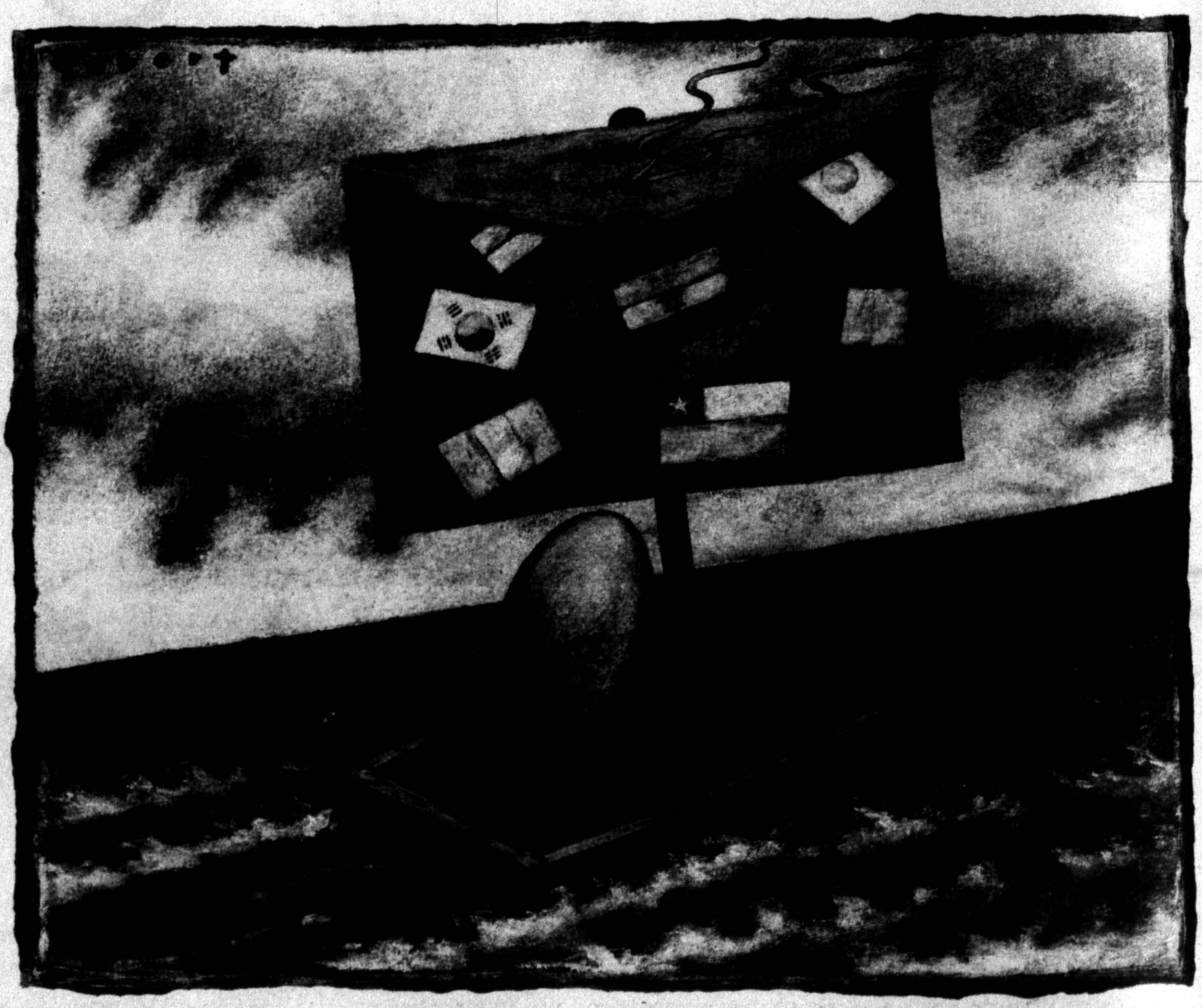
INVESTING IN SINGLE-COUNTRY FUNDS

The risks are higher, but so are the potential rewards.

COUNTRY FUNDS offer control and precision to individuals who invest internationally. A country fund portfolio manager is still in the driver's seat when it comes to picking individual stocks. But the decision of when — and if — to buy or sell a specific foreign market remains in your hands with country funds. In a multicountry portfolio, a fund manager has that responsibility, thereby making you a passive investor.

Thanks to their narrow market focus, single-country funds are inherently more volatile than diversified multination funds. But single-market concentration also carries the potential for bigger returns, if the market moves in your favor. The closed-end Turkish Investment Fund, for example, soared 171% in 1993.

Of course, equally large losses are common in country funds if the tide turns bearish in the home market. Nevertheless, if you're attracted to opportunities in foreign markets, and you're willing to assume the risks and devote time and effort to researching and monitoring the underlying markets, country funds (available in both closed- and open-end formats) can pay off in spades.



A CLOSER LOOK

Many investors avoid country funds for the same reason they prefer mutual funds to individual stocks and bonds: It's easier and generally less risky. Indeed, wider diversification among countries often means greater safety.

Of course, you don't have to use country funds to the exclusion of multicountry portfolios. Some investors add one or two country funds to spice up their nest eggs or to craft their portfolios in a specific way.

For example, let's say you want to invest in Latin America stocks but are wary of Brazil's volatile market. By using country funds, you can build a portfolio that reflects that decision. In other words, you can purchase Latin America country funds but avoid those that target Brazil. Pursuing the same strategy via multicountry Latin America funds would be difficult — if not impossible — because of Brazil's prevalence in funds that invest broadly in South America.

ADDITIONAL RISKS

Whether open- or closed-end country funds are used, these products carry risks beyond those associated with narrow portfolio concentration. For instance, relative to multicountry funds, single-nation funds are at a disadvantage in offering a true value-oriented, growth-oriented, or any other biased-portfolio strategy on a company-by-company basis.

Though some country funds favor, say, "undervalued" stocks, most multicountry funds have more flexibility to pursue that strategy because they can invest globally and therefore avoid markets deemed "overvalued." That option is rarely available in country funds, other than on a relative basis within the target market.

Also, not every foreign market is available in a country-fund format. And foreign currency volatility, while present in international funds, can be greater in country funds. Lacking the diversity afforded by exposing a portfolio to several nations/currencies, a country fund assumes greater potential risks and rewards.

CLOSED-END OR OPEN-END?

Many investment advisers recommending country funds favor the closed-end variety, which trade on exchanges like stocks. That bias is partly due to the greater number of choices in that universe. Another reason is that closed-end funds (CEFs) can often be bought at bargain prices, i.e., at discounts relative to the portfolio's net asset value, or NAV. Meanwhile, open-end funds always trade at NAV.

But CEF discounts sometimes reflect a fund's inferior performance history. Therefore, investors shouldn't "buy a fund solely because of a discount," warns Catherine Gillis, editor of *Morningstar Closed-End Funds.*

Closed-end fund guru Thomas Herzfeld of Miami-based Herzfeld Advisors says that the smaller and more illiquid the market, the more he prefers closed-end country funds. "In my closed-end Caribbean Basin Fund, for instance, I purchased

ILLUSTRATION BY WARREN GEBERT

very illiquid securities in Venezuela last year," he explains. "If I was running an open-end fund, I might have a tough time trying to sell those shares to meet redemption requests."

If a fund targets a larger, more liquid market, such as Tokyo or London, the open-end format is far less vulnerable, Herzfeld notes. Even so, erratic outflows and inflows of money can be a problem for open-end funds, which must redeem shares to investors upon request.

Yet closed-end funds aren't without drawbacks, says Amit Khandwala, vice president of Wright Investors Service, which runs several open-end country funds. Because they're priced by the stock market, he notes, it's possible that a closed-end fund may decline in price even though its net asset value is rising. Additionally, if there are no buyers or sellers in the market for a CEF, it won't trade. Similarly, if the shares are traded thinly, it becomes difficult as well as expensive to purchase that fund.

SELECTING FUNDS

When choosing a single-country fund, look for portfolios with relatively low expense ratios and managers with strong investing experience in the target market. Much of a country fund's performance is often tied to price movements in the home market.

"The first decision a country-fund investor must make is to determine the likely direction of the fund's asset value," counsels Herzfeld. That requires determining the outlook for the underlying market.

Rather than attempting to become an amateur economist, try to acquire a general overview of a country, suggests Gregg Wolper, a fund analyst with Morningstar. Wolper keeps a close eye on foreign economies, financial markets, and political developments by reading *The Financial Times, The Economist, The Far Eastern Economic Review,* and other publications that follow international finance and business.

Veterans of foreign investing suggest starting your research by looking for countries with the highest rates of economic growth, as measured by gross domestic product. Among those nations, favor markets with relatively low stock valuations, i.e., low price-earnings and price-to-book ratios, which are compiled by the New York-based Morgan Stanley Capital International and other companies. To define "low" P/Es, some investors compare current valuations to historical ranges, in both the home country and with other nations.

In addition to studying economic data, global strategists at the London-based Baring Securities evaluate a nation's monetary liquidity trends (in part by measuring money supply growth, inflation-adjusted interest rates, and yields on long-maturity bonds). Their goal is to determine if the nation's central bank is tightening or loosening credit. In general, the firm believes restrictive monetary conditions are bearish and loose credit is bullish.

A country fund will surely be influenced by local economic, financial, and political trends. But in the long run, the fund will sink or swim on its own merits. Accordingly, Wolper warns against viewing a country fund as a proxy for a nation's stock market.

Although some portfolios employ a nation's name in their title, that doesn't ensure a tight focus on one market. To be sure of the portfolio's geographic limitations, or lack thereof, read the prospectus. What looks like a country fund could be a regional portfolio. In fact, most country funds have the flexibility to allocate some portion of assets outside the target country.

James Picerno is associate editor of Investment Advisor. *He also writes a mutual fund column for the* Two River Times *in Red Bank, NJ.*

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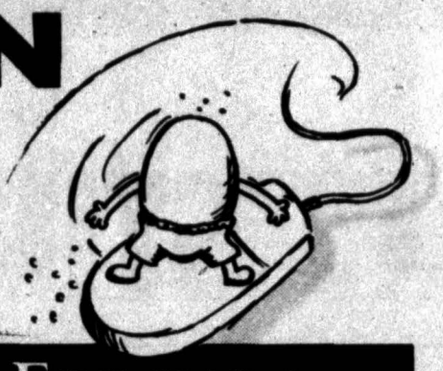

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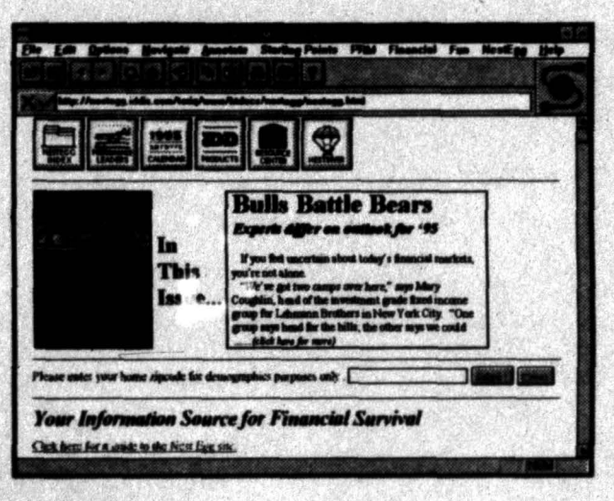

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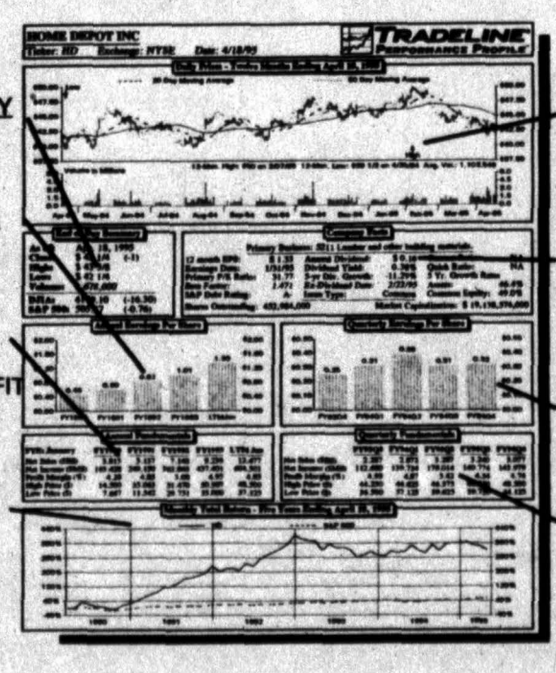
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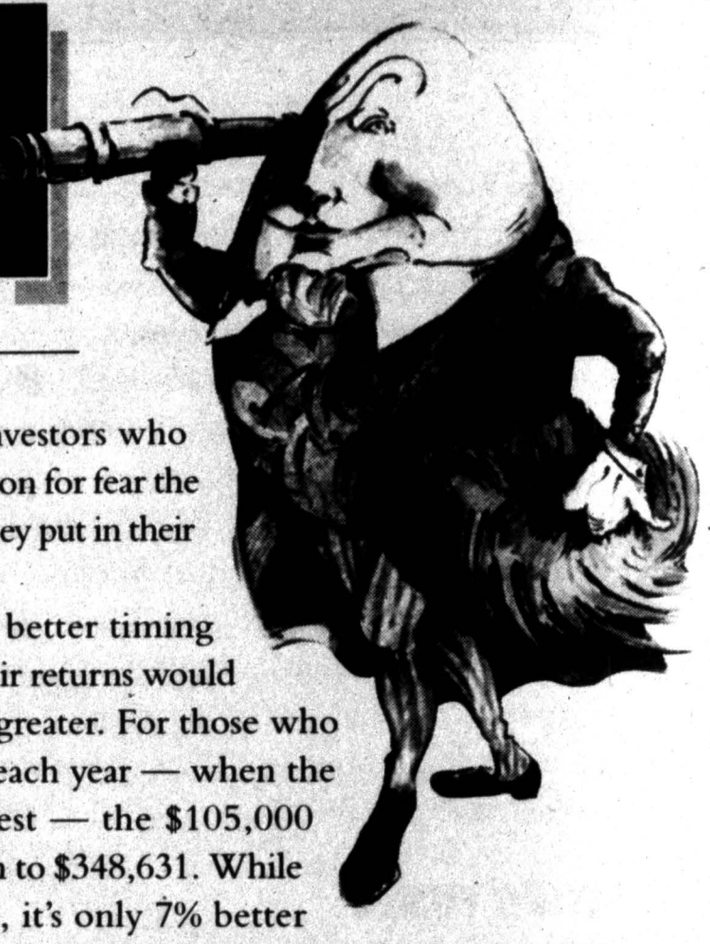

Declining Dollar Boosts U.S. Companies

TO JEFFREY SHAMES, president of Massachusetts Financial Services, the decline of the dollar is the most underestimated event of the year for stocks. "The effect on U.S. companies will be substantial," he says. "American industry became considerably more competitive almost overnight."

The most obvious effect is in exports. "To a wide range of countries, our products are 20% cheaper than last year. This must mean a major boost to sales." Big companies are the traditional exporters, but in recent years, the rejuvenation of American industry has given a range of smaller companies their first taste of selling abroad. Technology, financial services, and retailing companies will all find it easier to take the plunge.

The United States has also become a much cheaper place for foreigners to invest in, Shames adds. Overseas companies who are wondering where to put up new plants or expand existing ones now have a much greater incentive to come here.

While increased earnings have yet to show up, the market is likely to anticipate them and revalue accordingly, Shames says. "Earnings are the driver of the entire market. A major event like the devaluation we've seen is bound to affect prices." It's no coincidence that the Nikkei index reached 40,000 when the yen was 240 to the dollar and is struggling to recover with the yen below 90, he adds. "Look at the surge on the Finnish and Swedish markets after they devalued in 1993."

The cheaper dollar may also turn American investors away from international investing, Shames suggests. "The big increase in international investing in the last 10 years was not due to any great desire for diversification, valuable though that is, but the expectation of higher performance. Many potential international investors may conclude that the U.S. is a pretty good place to invest instead."

Shames concedes that the dollar is now cheap and that there will be ebbs and flows in currency exchanges. But, he adds, "although we've had a trade deficit for a long time, the dollar was buoyed up by favorable money flows. Now we have a big current account deficit, which will keep the dollar under pressure as long as it continues."

Shames's enthusiasm for stocks has another basis. He believes the economy will continue to grow nicely, but not enough to cause a significant increase in inflation. "It's tough for inflation to rise significantly when a barrel of oil is selling for about $20," he says. At the same time, he expects the 1996 presidential election to generate extra spending. "Presidents like to get reelected," he says. "And that is generally good for stocks."

Time: The Investor's Friend

IS THIS A GOOD time to invest? That's a question often asked by bondholders who lost more than they ever expected last year but who have recouped their losses this year. They may be surprised by figures in the Bond Fund of America's latest annual report, which show that it makes remarkably little difference at what point in the market cycle you invest.

Over the fund's 20½-year lifetime, investors who put in $5,000 on the worst possible day each year — the day the fund's share price hit its peak for that year — would have seen their $105,000 investment grow to $325,178. In other words, they more than tripled their investment in a fund with an average bond rating of "A." Investors who worry themselves into inaction for fear the market will drop as soon as they put in their money should take heart.

While investors with better timing would have made more, their returns would not have been appreciably greater. For those who bought on the best day of each year — when the share price was at its lowest — the $105,000 investment would have risen to $348,631. While that's a handsome increase, it's only 7% better than the returns realized by those who invested at the worst possible time.

The report also refutes the widespread belief that small differences in annual returns are unimportant. For example, the report points out that over 25 years, an investment of $10,000 with an average rate of return of 10% would grow to $67,275 — nearly 45% more than an investment with an annual rate of return of 8%.

Both calculations underscore the same conclusion: regular investing over the long haul can produce major gains with relatively low risk. In short, time — not timing — matters most.

Goldilocks and the Bulls

LAST OCTOBER 1, James Benham, chairman of the Benham Group, switched half of his retirement plan money into Benham Equity Growth Fund and the other half into Benham 2020. From then until the end of May, the equity fund gained 17% and the 2020 fund gained 38%.

Benham made his decision as just about every corner of the stock market had gone down and government bonds were having their worst year since 1927. "The market invariably overshoots the mark," he says, explaining his decision. "Things weren't as gloomy as all that."

Even so, it was a bold move. Further tightening by the Federal Reserve Board was widely expected and was likely to weaken stocks. The effect on 2020, the most volatile of all fixed-income funds, would have been even more dramatic: the zero coupon bonds in which 2020 invests fluctuate about three times as much as long-term Treasury bonds for every move in interest rates.

Benham told Mutual Fund News Service in December that if he had to choose just one fund in 1995, it would be 2020 because it could give "by far the biggest bang for the buck" as interest rates declined.

Despite the big gains, he is not planning any short-term changes. On the equity side, he thinks a broadly diversified portfolio of growing companies should continue to do well, although with the inevitable short-term setbacks. Zero coupon bonds would be hurt by any short-term back-up in interest rates. But Benham is looking further ahead, convinced that the Fed will react vigorously to stamp out any significant growth of inflation.

He thinks the economic conditions are in place for a decline in long bond yields to 5% or even 4% by the year 2000. From just under 7% today, that would be a really major boost for long bonds. "It might be just a fairy tale," he says. "But at the moment, I call it the Goldilocks environment for bonds. Not too hot, not too cold, but just right."

Reprinted from Reg Green's Mutual Fund News Service, *Bodega Bay, CA.*

Wall Street meets Main Street. He dared to imagine the day when average Americans would take their financial destiny into their own hands. Make their own investment decisions. Take their own risks. And reap the rewards of Wall Street. So he helped pave the way. By reinventing the brokerage business. No more advice. Just information. No sales pressure. Just the efficient execution of trades at discount prices. Today, he's the broker to over 2.8 million investors. With $116.7 billion in assets. And the traffic just keeps on building. **Charles Schwab picked up his first copy of Forbes at his father's law firm in 1959.**

Forbes
CAPITALIST TOOL

STAMPEDE!

ARE YOU RUNNING WITH THE BULLS?

Dare we say it? After watching the stock market climb virtually straight up since mid-December, it looks like the market is ready to — what's this? — go even higher.

We'd scarcely believe it ourselves if some of the smartest investment pros on Wall Street, and some savvy financial advisers who ply their trade on Main Street, weren't offering up a slew of arguments to convince us that this bull market, despite its six-month run, still has the legs for a further stampede.

DANGEROUS OPTIMISM?

Normally, of course, such widespread optimism is cause for alarm. It is at just such junctures, history shows, that markets tend to wreak havoc on overly complacent investors who've blithely bid stocks above their intrinsic worth. Fortunately, broader surveys than ours show that optimism hasn't gotten completely out of hand. Among investment advisers canvassed by Investors Intelligence of New Rochelle, NY, for example, only 39.4% were bullish heading into June.

Of course, only 34.4% of the surveyed advisers were bearish, down from 50% at the start of the year, which is disconcerting. A healthy skepticism is necessary to keep stock prices from ballooning out of hand. But another 26.2% were forecasting a correction (a brief decline) in the stock market, so it's clear that the group as a whole hasn't cast caution to the wind.

Indeed, even our own panel of pros (see "Experts' Corner," page 14) wouldn't be surprised to see the market retreat a bit — perhaps by 5 to 10% — before resuming its march to higher ground. The important thing, most of them say, is that investors not mistake such a decline as reason to bail out of the market.

"I believe any correction would be an opportunity to buy," says Mark Cherlin, an investment adviser and president of Five Star Equities in Houston. Cherlin, who's been known to make sudden withdrawals from the market when he does turn bearish, last year won the U.S. Investing Championship competition sponsored by the Financial Traders Association in two categories: option-writing and equities. In the latter category, Cherlin posted a total return of 64.4% during a year in which the average domestic-stock mutual fund fell 1.7%.

DECLINING INDICATORS

What makes the experts so bullish? After all, the economy is slowing down by almost every available measure. In April, the government's index of leading economic indicators declined for the third straight month. U.S. businesses eliminated 101,000 jobs in May, according to the Labor Department, the biggest decline in four years. Factory orders fell 1.9% in April, the third straight down month, and the closely watched survey by the National Association of Purchasing Management put its index at 46.1% in May, its lowest level in four years and much lower than had been expected. (Any reading below 50% indicates a decline in manufacturing.)

The key counterpoint to this seemingly bad

ILLUSTRATION BY GREG VOTH

economic news, say the pros (who note that it's also good news in a sense, since it keeps a lid on interest rates and inflation), is that productivity gains achieved over the past several years will allow companies to continue posting good earnings anyway. And earnings drive stock prices.

"The economy isn't slowing to a halt," adds certified financial planner Lois Fishman, owner of the Fishman Financial Group in Rockville, MD. "It's still going to be growing, but at a much slower rate. I'm expecting growth in the 2 to 2.5% range rather than the 4% range we had last year. But we're certainly not going into a depression."

Rising Earnings

John Ballen, chief equity officer for the Boston-based mutual fund company Massachusetts Financial Services and manager of its MFS Emerging Growth Fund, notes that stocks are also benefiting from an unlikely combination of rising earnings and declining interest rates. Stock analysts generally expect U.S. corporate earnings to grow about 22% this year and 19% in 1996. Meanwhile, the yield on the Treasury's 30-year-long bond, an interest-rate bellwether, was already down to about 6.5% by early June from 7.9% at the end of 1994, and most analysts expect the Federal Reserve Board to drive rates still lower this summer.

"The real question is how you can have strong earnings growth and declining interest rates," says Ballen. "Why has this unusual thing happened? The reason is because productivity gains have been so strong this year, and earnings growth is coming from productivity. It's also because the weak dollar has allowed many U.S. companies to benefit from a growth in exports."

Naturally, not everybody agrees that this is the best of all possible worlds. Carol McMurtrie is a co-manager of the New England Value Fund, which has returned an impressive 16.5% for its investors so far this year, and she's worried that stocks may be near their top by a number of measures. In particular, she notes that dividend yields (the value of a stock's dividend expressed as a percentage of its price) are at historic lows: roughly 2.6%, on average, for the stocks that make up the Standard & Poor's 500 index. Over time, that figure has averaged about 5%. Her conclusion: stocks appear overpriced relative to what companies can afford to pay to their shareholders in dividends.

"Either dividends are going to rise a tremendous amount — and I'm skeptical of that, since we're clearly closer to the end of this party than the beginning in terms of the economic expansion — or you must conclude that there isn't a tremendous amount of support for [stock] valuations at this point," McMurtrie says. "Of course, one can be comforted by the fact that interest rates are not going up. That still doesn't answer the question of whether this bull market is over. But does it have legs to go a great deal higher? I would be skeptical."

"What we will have for the next two years is low to moderate growth in the economy, and that's going to bring lower inflation. As a result, we're going to see lower interest rates and a huge bull market in small-capitalization stocks."

Supply & Demand

Richard McCabe, chief market analyst for Merrill Lynch & Co., New York City, concedes that, for the near term at least, the market may be susceptible to a retreat, perhaps by late spring or summer. But assuming the economy isn't headed toward a full-fledged recession — something few economists have been willing to predict so far — he sees a number of factors helping to propel the market to higher levels, many of them linked to supply and demand for stocks.

First, the demand: McCabe notes that foreign investors remain underweighted in U.S. equities (a consequence of the weak U.S. dollar) and eventually can be expected to reenter our market. He also expects individual investors to become even more eager buyers of stock as baby boomers seek to finance their children's college educations and their retirement nest eggs. "Even though [individual investors] have expanded their equity exposure relative to other financial assets, they're still nowhere near their peak levels in 1968, even if you include their mutual fund holdings," McCabe says.

Meanwhile, stocks aren't getting much competition for investor money from other asset classes. Yields on bonds and money-market funds both remain in the single digits, and many sectors of the real estate market remain sluggish.

As for supply, McCabe notes that a revival of corporate mergers and acquisitions activity and stock buyback programs is reducing the amount of stock available to investors.

Looking Ahead

Even if the major stock market indices don't continue to advance at the torrid pace they set for themselves in the first half of 1995, McCabe adds, the broader market may do considerably better. That's because last year, the major indices such as the Dow Jones Industrial Average and the S&P 500, which are dominated by big blue-chip companies, did much better than the thousands of smaller stocks available to investors. While the Dow rose 2.1% in 1994, Merrill Lynch calculates that 81% of the stocks on the New York Stock Exchange priced over $5 per share fell last year by 20% or more — and 49% fell by 30% or more — from their highs between January 1, 1993, and March 15, 1994, to their subsequent lows.

"The majority of stocks that went down 20%-plus last year could be, and probably are, starting a new cycle extending the long general upward trend of the stock market that began in 1974," says McCabe.

Don Hays, veteran director of investment strategy for Wheat First Butcher & Singer, a brokerage firm in Richmond, VA, agrees.

"What we will have for the next two years is low to moderate growth in the economy, and that's going to bring lower inflation," Hays said. "As a result, we're going to see lower interest rates and a huge bull market in small-capitalization stocks." In fact, Hays argues, the gains of the past six months have merely been a prelude to the tremendous gains that he believes will be made next year when the bull market flowers into a speculative, euphoric rally. That, he says, could push the Dow well over 5,000 by next fall, a prediction he first made in 1991 when the index was trading at about 3,000. (In late June, it approached the 4,600 level.)

So, does this bull market still have legs? There's no such thing as a sure thing in investing. But there's no question that many of the folks who get paid to tell people when to get in — and out — of the market are predicting big gains between now and the end of 1996.

Randy Myers, a contributing editor of Nation's Business *and* Individual Investor, *is a freelance writer based in Dover, PA.*

EXPERTS' CORNER

RIDING HERD ON THE BULL MARKET

JOHN BALLEN, manager, MFS Emerging Growth Fund, and chief equity officer, Massachusetts Financial Services, Boston. "I think there have been two drivers to this stock market. The first is interest rates and the second is earnings growth. Usually you have interest rates rising but strong earnings growth, or interest rates falling but very weak earnings growth because you're in a recession. Both situations give a mixed message for the stock market. This year, you've had stable to falling interest rates and rising earnings growth, which is the best possible world for the stock market. The reason is that productivity gains have been so strong this year. We've been saying that the Dow Jones Industrial Average will hit 4,600 by the end of the year, which now seems less revolutionary than it did at the beginning of the year, and we were saying we'd hit 5,000-plus some time in 1996. The one thing that could derail our forecast for 1996 would be rising interest rates, which could happen if the economy strengthened. We're hanging our hats on 10% earnings growth by U.S. corporations next year and stable interest rates."

DON HAYS, director of investment strategy, Wheat First Butcher & Singer, Richmond, VA. "At all such levels as this in the past 13 years, after a dramatic move in the stock market, the Federal Reserve Board was on the verge of raising interest rates. The Fed didn't allow the old style of optimistic speculation that in the past always helped bloom the stock market into the third phase of a bull market, where investors have always made gigantic returns. This time we're seeing something different. This time (because of the weakening economy), they have no choice. Short-term interest rates will be 4.25% to 4.5% by Election Day 1996, the long-term bond will be down to 6%, and the Dow Jones Industrial Average will be somewhere between 5,200 and 5,600. Our model is based on 1962 to 1964, when intense pessimism about the Depression and World War II began to wear off. Now we're shaking off tough periods experienced in the 1970s with the Vietnam War, Richard Nixon being forced to resign, political upheaval, an intense inflationary spiral, the debt cycle of the 1980s, and traumatic corporate restructurings. We're setting the stage for 1995-1996, when you're going to see humongous moves in the stock market."

CAROL MCMURTRIE, co-manager, New England Value Fund, Boston. "Historically, when the Dow Jones Industrial Average has been valued at more than about 31 times the per-share dividends paid out by its components in a year, the stock market has not been able to sustain those levels. But we have sustained it for the past year [the Dow is currently at about 40 times the dividend payout]. And it was sustained in the mid 1960s in a similar environment, when interest rates and inflation were in control and we had a lot of productivity in the economy. But we like to avoid trouble. So we're looking for companies that will be able to grow their earnings faster than the market over the next two to three years, and we're trying to buy them at a discounted price-to-earnings multiple. (That is, the stock's price relative to its per-share earnings should be lower than the price-to-earnings multiple for the average stock.) I wouldn't recommend that anyone abruptly change their asset allocation, but if they've been lucky enough to own a technology fund or an airline fund (both sectors are up sharply this year), they may want to take a little money off the table and put it into more stable growth companies."

MARK CHERLIN, president, Five Star Equities Inc., Houston, TX. "I think stocks will drift over the next couple of months because there will be no major news until second-quarter earnings reports start coming out in July. But earnings drive stock prices, and earnings right now are rising. In the first quarter, over 70% of the companies reporting earnings had numbers above analysts' estimates, which is incredible. But people have to be careful with stocks whose price-to-earnings ratios are above their earnings growth rates; those are the stocks short-sellers and program-sellers will get involved with. I think investors will concentrate on companies that are exhibiting strong future earnings potential, and that will mean growth stocks will be very attractive. I think the larger companies' earnings might stagnate a bit."

LOIS FISHMAN, certified financial planner, Fishman Financial Group, Rockville, MD. "If inflation stays under control, I think we have a good market ahead of us. However, I tend to be a cautious investor. Because most of my clients have made a nice amount of money since January, I am for many of them trying to reduce their stock holdings and put 25% to 50% of their funds in cash. That way, if the market goes up, the investor continues to do quite well, but if the market should correct, they have cash to go in and do some bottom-fishing. Even if we do have a correction, I see it as temporary."

RICHARD MCCABE, chief market analyst, Merrill Lynch & Co., New York City. "Last year we had a major correction, or bear cycle, following a bull market that started in December of 1990 after a 20% decline that year on the popular averages. We had a correction in a wide array of stocks, with the exception of a lot of the blue-chip, big-capitalization stocks which dominate the Dow Jones Industrial Average and the S&P 500. They never did go down much because a lot of them were dollar-weakness beneficiaries, companies with overseas operations that benefited when they translated their foreign earnings to dollars. Now, the Dow hasn't had an extended correction of at least 10% since its 20% drop in 1990. That's four and a half years, which I believe is a record in this century. With the extensive recent advance, we could have some kind of pullback of about 5% to 10% later in the summer from what proves to be the high. But I think it would be within the context of an ongoing, long-term bull market trend."

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MORNINGSTAR

THE KING OF THE PICNIC BOATS

Hinckley's new jet-drive combines speed, class, and extreme shoal draft in one gorgeous package.

SHEP MCKINNEY and I share a common passion for big adventures in little boats. As I look back on my half-century afloat, the memories I seem to return to the most involve poking into the nooks and crannies of a coastline in a shoal-draft boat. Given the crowded state of today's anchorages, gunkholing in a shoal-draft boat is about the only sure-fire way to enjoy privacy. Shoal-draft boats are also ideal for "cocktail cruising," which I call the enjoyable practice of ghosting along close to the shore enjoying the sights and relaxing at the end of the day with a few friends aboard.

Trouble is, as we get older most of us tend to put creature comforts first, and that inevitably leads up the long ladder of "perfect boats," ever bigger, more elaborate and more expensive.

But Shep has an advantage over most of us who just dream about dream boats. As head of the Hinckley Company, he can turn his dreams into reality. And that is just what he's done with the new 36' Hinckley Picnic Boat, a salty, easily driven, high-tech overnighter that is a head-turner at any dock. So perfectly Down East is this Kevlar composite boat that one old salt at the recent Wooden Boat Show in Maine was overheard pontificating to friends: "Now look here, see how that deck takes the paint just so; you can never get that patina with fiberglass."

That deck happens to incorporate a state-of-the-art hybrid blend of Kevlar-E-glass over a 3/4" core of cross-linked, closed-cell foam. The hull itself is also made of vacuum-bagged Kevlar-E-glass with a 1" closed-cell foam core. By utilizing a brand-new "scrimp" technology whereby resin is forced into the laminate at 2,000 psi, Hinckley's builders were able "to produce a hull of incomparable strength at extreme low weight of just 2,300 pounds."

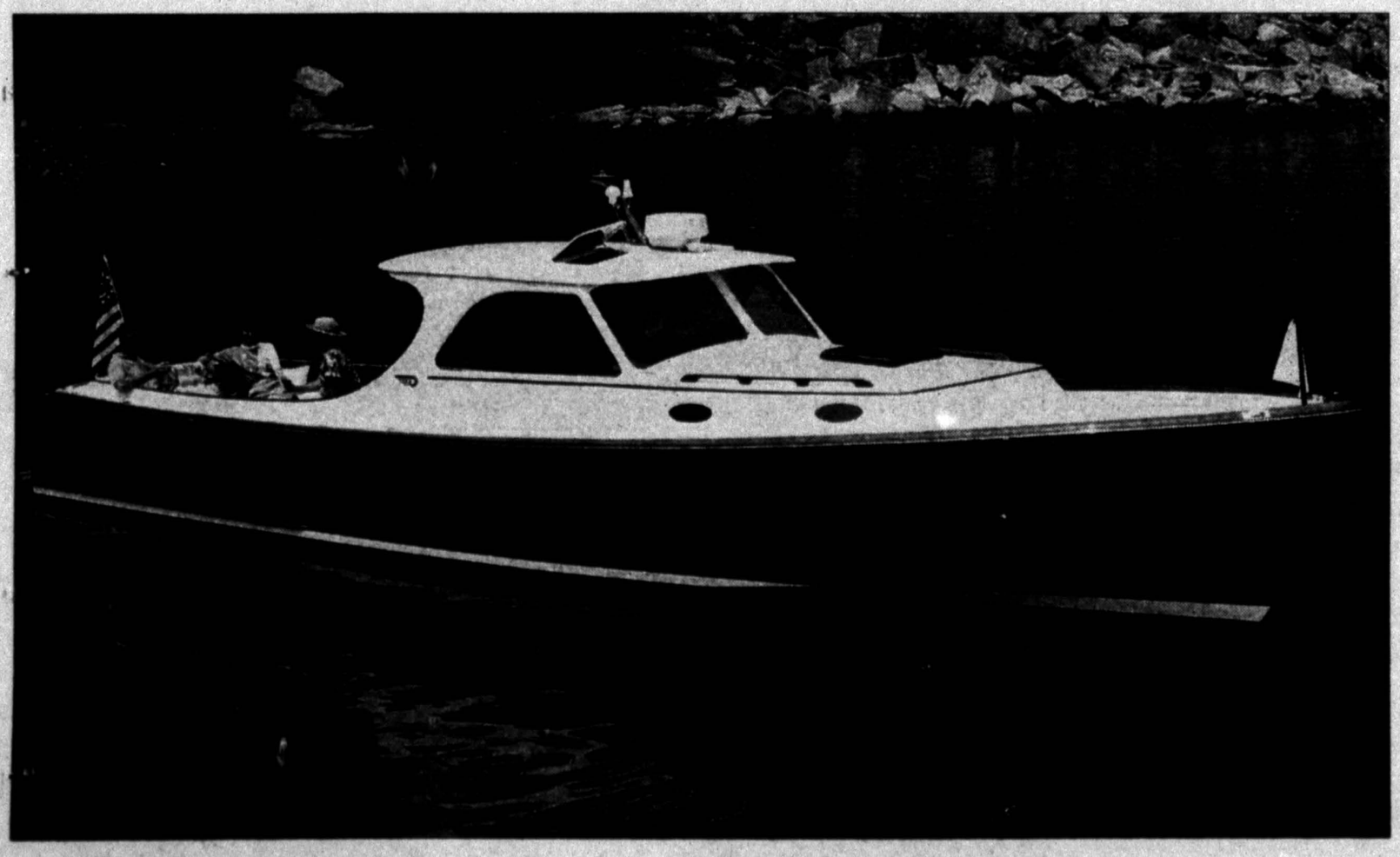
Who cares about weight in a powerboat, I can hear the skeptics proclaim. "Everybody," is Shep's answer and I agree wholeheartedly. Weight takes power to move and that means heavier propulsion machinery, which means more weight and more horsepower.

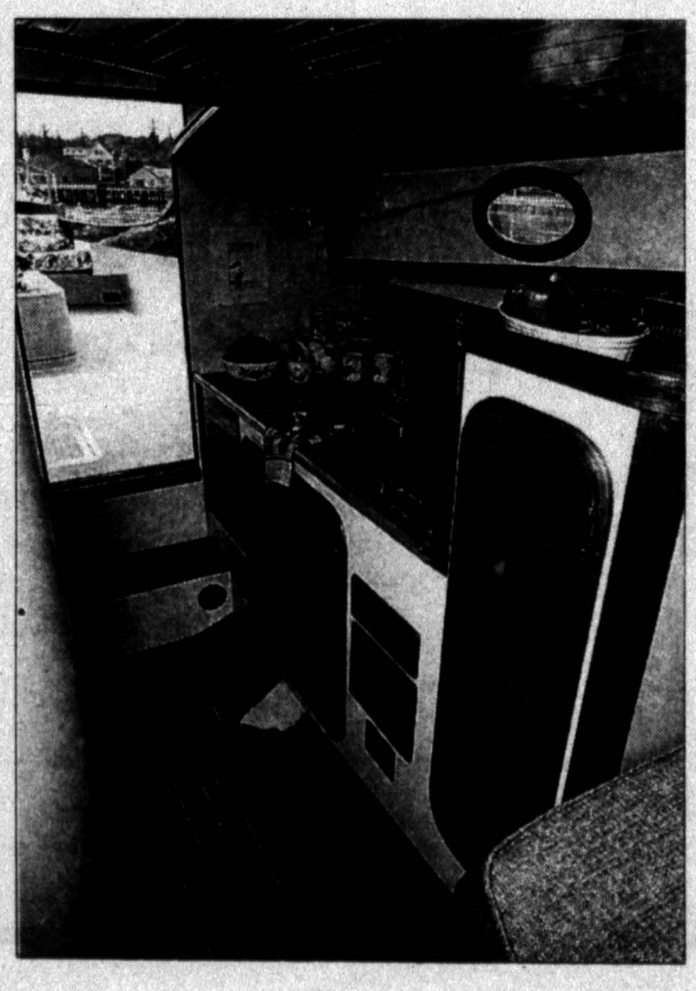
By weighing everything that went into the boat, the all-up displacement is just 10,300 lb. Leaving nothing to chance, Shep had two different Bruce King underbody designs tank-tested at the Webb Institute. Bottom line is that the sleek speedster can hit a top speed of 29 knots and can easily cruise at 25 knots. Fuel consumption with the single Yanmar 350-hp six-cylinder engine is an incredibly good 1.9 mpg. To put that into perspective, a Brendan 32 requires twin Volvo diesels putting out 600 hp to reach 29.5 knots while burning 27.5 gph, or slightly more than double what the Hinckley needs.

Continuing the marriage of cutting-edge technology with traditional aesthetics and incomparable finish, Shep offers the boat with a Hamilton jet drive. Jet drives have been around for a long time in smaller performance boats.

I still remember a run many years ago up through the sloughs of California's Sacramento River delta in a metal-flake, jet-drive hot rod. On luxury yachts, KaMeWa jet drives are considered the hottest propulsion units. But on mid-range boats, jets have never been widely used. I am going to go out on a limb and say that I predict this Hinckley powerboat will change a lot of thinking among traditional yachtsmen.

For starters, the jet drive eliminates all underwater propulsion gear. No props, struts or rudders to foul pot lines or wipe out in a grounding. Gone, too, is the loud noise of the propeller that can account for up to half of the cockpit noise in tra-





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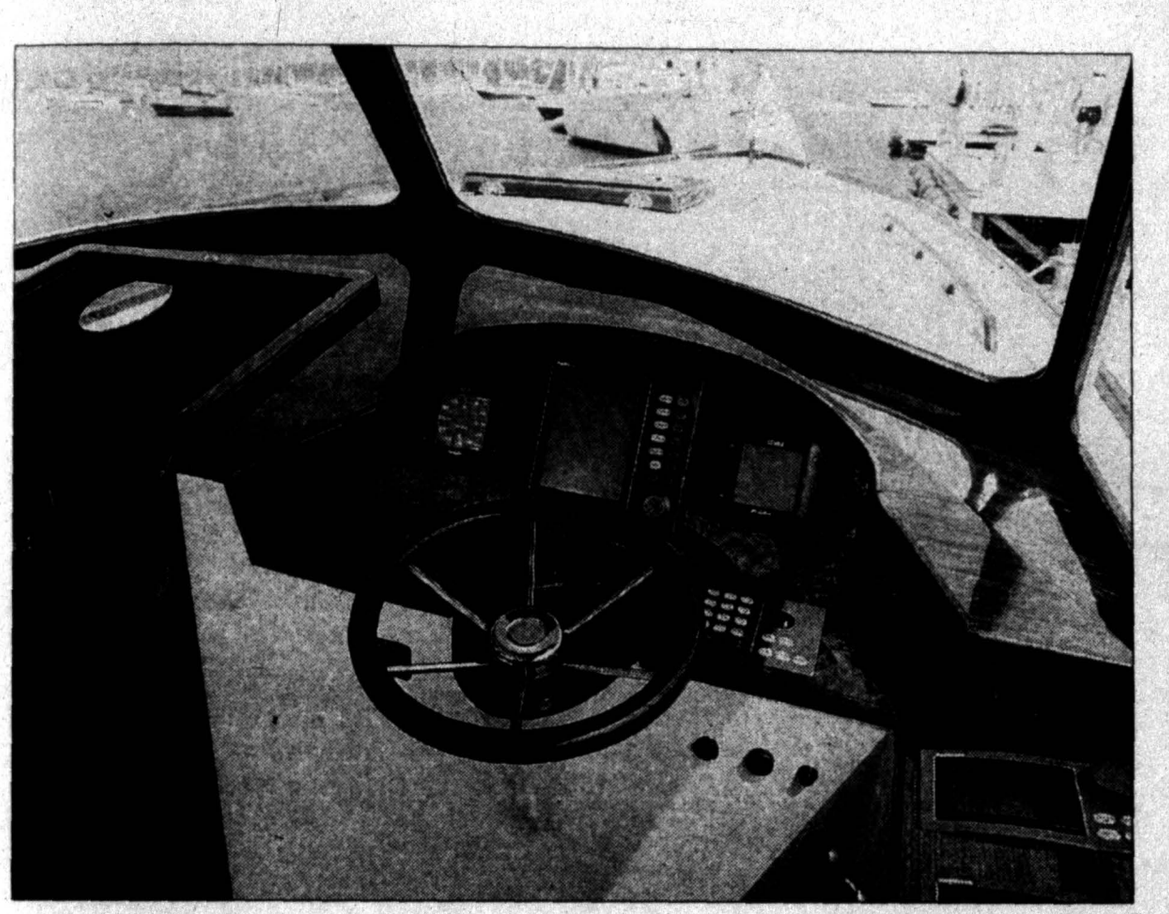

ditionally powered boats. And of course jets are safe since there are no props.

With the jet-drive option, the boat draws only 18 inches, opening up vast new areas to explore — and you can safely beach the boat and go ashore to picnic without worrying about grounding.

But forget about all those sober advantages. What I really learned about jet drives in a day of cruising around Mt. Desert Island is that they're fun to run — the kind of fun that stretches your mouth from ear to ear in a big you-know-what eating grin as you throw the boat into a hard turn and she literally executes a moonshiner turn in her own length. Talk about pulling g-loads.

Slow-speed maneuvering is a cinch, and the boat can actually pivot on her own axis. Spot an obstruction ahead? No sweat. Simply put the boat into reverse for a breathtaking stop. Remember, we aren't reversing gears. With a jet, you are reversing the direction of water flow, much as a jetliner reverses thrust on landing.

By coupling a very fine entry with 15 degrees of constant deadrise, the ride is knife-through-butter smooth. The boat is very dry with the separation point behind the wheelhouse. Moreover, because the boat is so light with so little draft and a low center of gravity, beam seas have little effect; the boat seems to rise and fall without rolling from side to side as you might expect.

Under way, the turbo diesel imparts little apparent noise to the general sounds of a boat moving through water. The engine box, which can double as a seat or picnic table, is lined with lead-decoupled foam, and overall sound engineering was handled by none other than the renowned Joe Smullen.

Belowdecks, the Picnic Boat exhibits her Hinckley pedigree with a teak-and-holly sole and beautifully varnished mahogany. A compact galley to port handles the cooking chores while a spacious V-berth forward would be comfortable for a weekend cruise. To starboard is a very large head with ample counter space and a shower.

In a world of "monkey see, monkey do," high-volume production boats, it is refreshing to experience something as revolutionary and practical as this new Hinckley. Beauty is as beauty does and this boat really does it.

Contact Hinckley Company, Dept. Y, Shore Rd., Southwest Harbor, ME 04679; (207) 244-5531; fax (207) 244-9833.

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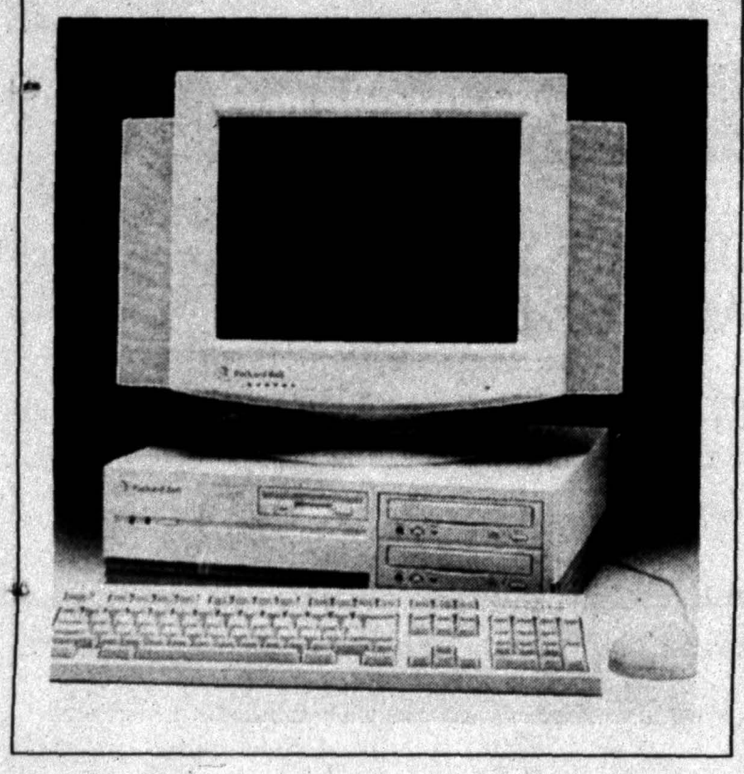
SUMMER SIZZLERS

Hot PCs and a scorching Zip drive



PCs FOR THE MASSES

Packard Bell Pentium 75 Multimedia PC
Rating: *** 1/2
Average Street Price: $2,299
Manufacturer: Packard Bell, 818-865-1555, 800-733-5858

Presario CDS 774 with Presario 150 monitor
Rating: ***
Average Street Price: $2,598
Manufacturer: Compaq Computer, 800-345-1518

Compaq was the leading PC manufacturer worldwide last year, but Packard Bell was hot on its heels and came out on top for the first quarter of 1995. Go to a computer superstore looking for Compaq, and you'll find its consumer Presario line, including the new CDS 774 with the Presario 150 multimedia monitor. Look for Packard Bell at the same store, and you might find its new Pentium 75 Multimedia PC.

Each of the 75MHz Pentium models we reviewed has 8MB of RAM. The Packard Bell unit is also available with 16MB of RAM and is upgradable to 72MB. The Presario CDS 774 can be upgraded to 136MB. Packard Bell's 1.275GB hard drive betters Compaq's still-sufficient 725MB maximum capacity. Though the Packard Bell unit requires a few more steps when installing its speakers to the monitor, the result is elegant. Compaq's engineers also seem to know a thing or two about a PC's mechanical scheme. The Presario requires no assembly for the monitor's speakers, has fewer plugs, and provides a much cleaner internal design.

Each unit comes with the ability to answer your phone and record messages. Both systems also give you a faxback capability. Although neither the Pentium 75's customized version of Global Village's FaxWorks nor the Presario's MediaPilot qualifies as a great interface, each system does a much better job of smoothing telephone setup than either the NEC Ready 7020 and the Digital Equipment Starion 500i.

Packard Bell earns our kudos for a speakerphone that is able to pick up voices around the room without echoing. Though we prefer Compaq's choice of integrating the microphone in the monitor, the people we called during our testing noticed a slight echo when we used this unit.

Both units come bundled with useful utilities to help identify basic system information and set monitor resolution. Compaq offers more thorough online support with CompuServe Information Manager, America Online, and Prodigy software preloaded. Packard Bell includes only Prodigy. We'll also take Compaq's choice of Quicken Special Edition over Packard Bell's Microsoft Money.

A surprising feature is the Packard Bell unit's inclusion of two CD-ROM drives. If you can't find more than one useful business CD, then use the second drive to play music when you put clients on hold.

If you're willing to set the games aside and delete their files from your hard disk, the Packard Bell Multimedia PC and the Presario CDS 774 should keep your existing business applications humming. And though you probably won't need to call them, it's good to know the two biggest PC manufacturers stand behind these machines with great technical support in case something goes wrong. Sometimes it's good to follow the leaders.

By Chris Sandlund

ABOUT THE RATINGS

The zero-to-four-star ratings are based on performance, features, setup, ease of learning and use, availability, warranty, support, documentation, and price.

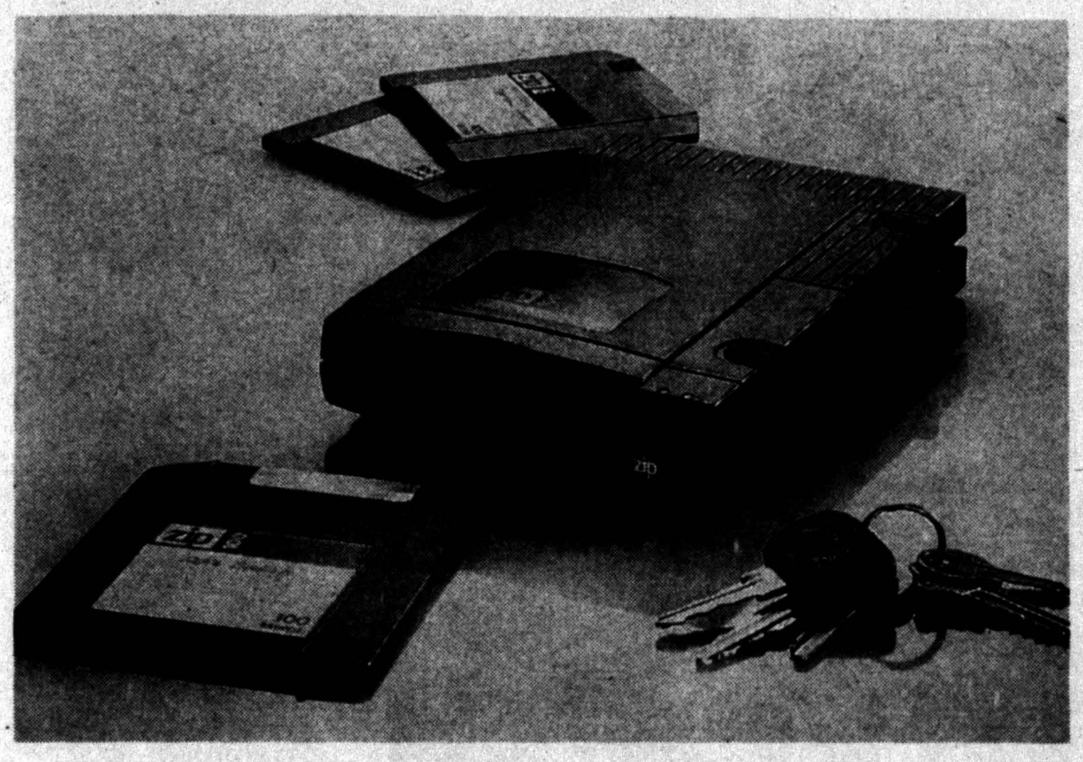
★ POOR
★★ FAIR
★★★ GOOD
★★★★ EXCELLENT

PUT ZIP IN YOUR LIFE

Zip drive
Rating: ****
Average Street Price: $199
Manufacturer: Iomega, 801-778-1000, 800-697-8833

How does this sound: A disk that's barely larger than a standard 3.5-inch floppy with a 100MB capacity, costs less than $20, and transfers data at nearly the speed of a hard disk?

What's the catch? You must have a special drive to use these disks. But that's actually part of the appeal. As a self-contained box, Iomega's Zip drive installs easily into your PC or Mac.



The Zip drive is simply one of this year's best products for small business computer users. Granted, hard-drive prices have plummeted recently, but even 1GB hard disks won't store everything when you're dealing with huge multimedia files, scanned images, and 10MB-plus applications. And you still need an external storage device to back up your files.

The Zip disk's combination of high speed and capacity lets you run programs directly from the unit. Even demanding multimedia applications with hefty digital video files ran just fine on our test systems. You can also store current working files on Zip disks, dedicating individual disks to each client, job, or type of project and easily carry all the pertinent files (including the applications you need to run them) between the road and your office.

Zip drives come in two flavors, with either a parallel port or an SCSI connector. The parallel port model (for IBM compatibles) includes a pass-through connector, so you can run both your printer and the Zip drive off the same port. The SCSI model is ready to run for Macintosh users. On the DOS side, the Zip drive is compatible with many existing SCSI adapters, and if you don't already have one, Iomega offers its own high-speed Zip Zoom SCSI adapter for a reasonable $50.

The main difference between the parallel and SCSI models is speed. Parallel port model performance is respectable — copying a 55MB test file from a fast hard drive to the Zip drive took just a little more than five minutes. If your computer is equipped with an enhanced parallel port, that transfer time is cut in half. We clocked the fastest speeds, however, using the SCSI model: 90 seconds to move 55MB isn't bad in anybody's book.

Bundled software includes useful file cataloging utilities for both PC and Mac systems. Though only the Mac version includes a file backup utility, we had no problem using standard backup programs with the Zip drive on either platform.

The Zip drive is highly portable. At about the size of a paperback book, it weighs just a little more than a pound. Unfortunately, it comes with a heavy, bulky power adapter that isn't exactly briefcase friendly (a smaller universal power supply is available for $40). But if backup is a priority, the Zip drive is an ideal combination of simplicity, capacity, practicality, and value.

By Steve Morgenstern

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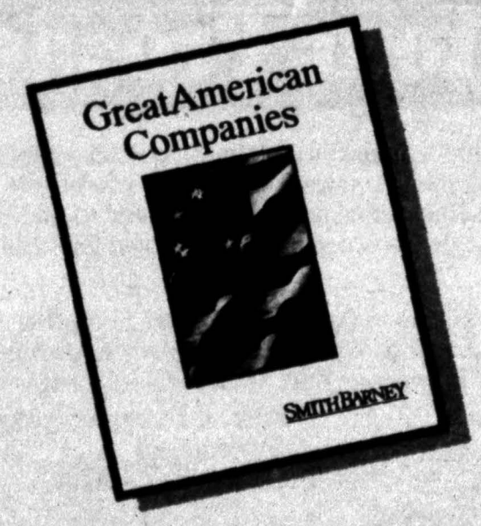

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